



STANDARD UNDERWRITERS  
NETWORK

## SUN Restaurant Markets

From fine dining to fast food and every restaurant in between, SUN serves the insureds the best restaurant coverage around!



### PROPERTY

The following are required for property coverage:

- Automatic fire extinguishing system;
- Hood and duct system; and
- A semi-annual contract for service and cleaning of both systems.
- UL-300 automatic extinguishing systems.
- Risks that exhibit financial stability.
- Risk Applicants that can show proof of at least three years of prior ownership or general management experience in the restaurant, bar or tavern industry may be acceptable.

### GENERAL LIABILITY

- Family restaurants
- Fine dining restaurants
- Fast food restaurants
- Buffet-style restaurants
- Steakhouses
- Diners
- Neighborhood bars
- Bar and grills
- Taverns
- Cocktail lounges

The following criteria applies to all restaurant, bar and tavern risks for coverage:

- Combined food and beverage sales of at least \$125,000.
- Risks with any entertainment:
  - Minor or incidental entertainment.
  - Dance floors less than 400 square feet.
  - Three nights per week or less.

Risks that exhibit financial stability.