

Business Insurance

RESTAURANT APPETITE GUIDE

GUIDELINES

- Building owner may not occupy building when lessor's risk only (LRO) is the primary class (up to 10% may be used for building maintenance)
- No more than three claims in the past five years, with no loss exceeding \$20,000 (total incurred)
- Continuous insurance coverage for the past three years (or, for new ventures, as long as the business has been in existence) from an admitted carrier, with no cancellations or non-renewals
- Buildings must be less than 30 years old, unless they have undergone full updates or replacement of HVAC, plumbing, roof, and wiring
- Building and business personal property (BPP) limits of insurance must be set at 100% of replacement cost value
- Protection class 9 and 10 locations are not eligible
- Buildings may not be more than 25% vacant on a total square footage basis
- Liquor receipts may not exceed 30% of total sales (Liquor liability available for all restaurant classes)
- Establishment may not hold a bar license (Utah only)
- Establishments with dance floors are not eligible
- Live entertainment for which a separate admission is charged, is not eligible.
- Fire suppression systems must comply with NFPA Standard #96, including a UL 300 wet chemical automatic suppression system and portable type "K" fire extinguishers
- Establishments using solid fuel cooking must have their system inspected monthly; establishments conducting high-volume cooking operations, such as 24-hour operations, charbroiling, or wok cooking, must have their system inspected quarterly; all other restaurant establishments must have their system inspected semi-annually
- Seasonal operations (businesses that are closed more than 30 consecutive days) are not eligible

WCF CLASS CODE TITLE

WCF CLASS CODE DESCRIPTION

Buffet Restaurants	Sit-down dining, but where customers serve themselves from hot and/or cold fixtures in a public area. There may be limited table service for beverages.
Cafeterias	Sit-down dining, but where customers select food at a counter, then typically bring it to a table on a tray. There may be limited table service for beverages.
Casual Dining Restaurants - All Other	Table service, but in an informal environment. Meal costs are typically less than \$35 per person, and the menu emphasis is not one of the more specific cuisines listed elsewhere.
Casual Dining Restaurants - BBQ and Ribs	Table service, but in an informal environment. Meal costs are typically less than \$35 per person, and the menu emphasis is on barbecue and smoked meats.
Casual Dining Restaurants - Chinese	Table service, but in an informal environment. Meal costs are typically less than \$35 per person, and the menu emphasis is on Chinese food.
Casual Dining Restaurants - Indian	Table service, but in an informal environment. Meal costs are typically less than \$35 per person, and the menu emphasis is on Indian and/or Himalayan food.
Casual Dining Restaurants - Italian	Table service, but in an informal environment. Meal costs are typically less than \$35 per person, and the menu emphasis is on Italian food.
Casual Dining Restaurants - Japanese - All Other	Table service, but in an informal environment. Meal costs are typically less than \$35 per person, and the menu emphasis is on Japanese food that has been cooked. Examples include udon, ramen, teriyaki, and teppan (food prepared on a grill, with customers seated around the preparation area).
Casual Dining Restaurants - Japanese - Sushi	Table service, but in an informal environment. Meal costs are typically less than \$35 per person, and the menu emphasis is on sushi and sashimi. Cooked dishes may also be served, but they are not the primary focus of the restaurant.
Casual Dining Restaurants - Korean	Table service, but in an informal environment. Meal costs are typically less than \$35 per person, and the menu emphasis is on Korean food. This classification includes Korean barbecue restaurants (meat/seafood prepared by customers at individual grills at their tables).

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Casual Dining Restaurants - Mexican	Table service, but in an informal environment. Meal costs are typically less than \$35 per person, and the menu emphasis is on Mexican food.
Casual Dining Restaurants - Other Ethnic	Table service, but in an informal environment. Meal costs are typically less than \$35 per person, and the menu emphasis is on international food not specifically classified elsewhere. Examples include Filipino, Laotian, and Ethiopian cuisines.
Casual Dining Restaurants - Pizza	Table service, but in an informal environment. Meal costs are typically less than \$35 per person, and the menu emphasis is on pizza, with little or no cooking done in a fryer or on a grill.
Casual Dining Restaurants - Seafood	Table service, but in an informal environment. Meal costs are typically less than \$35 per person, and the menu emphasis is on fish and other seafood. Casual oyster bars and restaurants specializing in poke and ceviche or mariscos are also included in this classification.
Casual Dining Restaurants - Steak	Table service, but in an informal environment. Meal costs are typically less than \$35 per person, and the menu emphasis is on steaks and other grilled meats.
Casual Dining Restaurants - Thai	Table service, but in an informal environment. Meal costs are typically less than \$35 per person, and the menu emphasis is on Thai food.
Casual Dining Restaurants - Vietnamese	Table service, but in an informal environment. Meal costs are typically less than \$35 per person, and the menu emphasis is on Vietnamese food.
Caterers	This classification applies to establishments that prepare food, either on their own sites or a customer's, then serve it at the customer's site or an independent venue. This classification may be the applicant's primary business, or it may be a secondary classification for restaurants that serve food both on their own premises and those of its customers.
Coffee and Tea Shops - with On-Premises Consumption	
Cookie Stores - Including Baking On Premises - with On-Premises Consumption	
Donut Shops - Full Cooking - On-Premises Consumption	Primarily serve donuts, although other food items may be offered. This classification contemplates frying and other means of cooking that are capable of producing grease-laden vapors. Sales are primary to individual customers and not to other businesses for resale purposes.
Donut Shops - Limited Cooking - On-Premises Consumption	Primarily serve donuts, although other food items may be offered. This classification does not contemplate frying and other means of cooking that are capable of producing grease-laden vapors. Sales are primary to individual customers and not to other businesses for resale purposes.
Fine Dining Restaurants - All Other	Table service in a more formal environment. Meal costs are typically \$35 or greater per person, and premium wine and cocktails are often served. The menu emphasis for this classification is on any cuisine other than seafood.
Fine Dining Restaurants - Seafood	Table service in a more formal environment. Meal costs are typically \$35 or greater per person, and premium wine and cocktails are often served. The menu emphasis for this classification is on seafood, and may include a raw bar, in addition to serving cooked dishes.
Food Carts - Semipermanent	Food carts that typically remain in a single, fixed location and that do not travel freely from venue to venue. Meal preparation is either on a no- or a limited-cooking basis.
Ice Cream and Frozen Yogurt Shops - with On-Premises Consumption	Serving primarily ice cream, frozen yogurt, and other cold dairy items. This classification contemplates the incidental sales of other non-dairy items, such as cookies or candy. Sales are primarily to individual customers and not to other businesses for resale purposes.
Juice and Smoothie Shops	Serving primarily juices, smoothies, and other cold drinks. This classification contemplates the incidental sales of other non-juice items, such as prepackaged baked goods and sandwiches.
Meal Preparation Store - Full Cooking	Prepare pre-planned meals for customers in the store's own kitchen. This classification contemplates cooking by means capable of emitting grease-laden vapors, such as frying and grilling.
Mobile Food Vendors	Sell their products primarily by food trucks or food trailers away from the insured premises, the establishment's office/garaging/central cooking operation. (Coverage for the vehicles and trailers is available under WCF Insurance's commercial auto program.)

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Quick Service Restaurants - All Other - Full Cooking	Fast food-type establishments where customers order at a counter and where there is a limited menu of relatively simple items. The customers may either pick up their food at the counter or employees may bring it to their tables. The menu emphasis is on cuisine not specifically classified elsewhere. This classification contemplates cooking by means capable of emitting grease-laden vapors, such as frying and grilling.
Quick Service Restaurants - All Other - Limited Cooking	Fast food-type establishments where customers order at a counter and where there is a limited menu of relatively simple items. The customers may either pick up their food at the counter or employees may bring it to their tables. The menu emphasis is on cuisine not specifically classified elsewhere. This classification contemplates cooking by appliances that do not emit grease-laden vapors, such as microwave and pizza ovens.
Quick Service Restaurants - BBQ and Ribs - Full Cooking	Fast food-type establishments where customers order at a counter and where there is a limited menu of relatively simple items. The customers may either pick up their food at the counter or employees may bring it to their tables. The menu emphasis is on barbecue and smoked meats.
Quick Service Restaurants - Chinese - Full Cooking	Fast food-type establishments where customers order at a counter and where there is a limited menu of relatively simple items. The customers may either pick up their food at the counter or employees may bring it to their tables. The menu emphasis is on Chinese food.
Quick Service Restaurants - Delicatessen - Limited Cooking	Selling primarily meats, cheeses, and salads, often with a Jewish, German, or Italian emphasis. Cooking is done with appliances that do not emit grease-laden vapors, such as microwave and pizza ovens. This classification contemplates the incidental retail sale of pre-packaged food.
Quick Service Restaurants - Delicatessens - Full Cooking	Selling primarily meats, cheeses, and salads, often with a Jewish, German, or Italian emphasis. Cooking is done using methods capable of emitting grease-laden vapors, such as frying or grilling. This classification contemplates the incidental retail sale of pre-packaged food.
Quick Service Restaurants - Hamburger - Full Cooking	Fast food-type establishments where customers order at a counter and where there is a limited menu of relatively simple items. The customers may either pick up their food at the counter or employees may bring it to their tables. The menu emphasis is on hamburgers, fries, onion rings, and other cooked sandwiches.
Quick Service Restaurants - Mexican - Full Cooking	Fast food-type establishments where customers order at a counter and where there is a limited menu of relatively simple items. The customers may either pick up their food at the counter or employees may bring it to their tables. The menu emphasis is on Mexican food.
Quick Service Restaurants - Pizza - Limited Cooking	Fast food-type establishments where customers order at a counter and where there is a limited menu of relatively simple items. The customers may either pick up their food at the counter or employees may bring it to their tables. The menu emphasis is on pizza and cooking is done with appliances that do not emit grease-laden vapors, such as microwave or pizza ovens.
Quick Service Restaurants - Sandwiches - Limited Cooking	Fast food-type establishments where customers order at a counter and where there is a limited menu of relatively simple items. The customers may either pick up their food at the counter or employees may bring it to their tables. The menu emphasis is on sandwiches and salads and cooking is done with appliances that do not emit grease-laden vapors, such as microwave, toaster, or pizza ovens.
Restaurant - Fine Or Casual Dining - Bring Your Own Alcohol	Sit-down restaurants with table service that permit patrons to bring their own alcoholic beverages, typically wine, for private consumption with their meals. A corkage fee may or may not be charged.
Takeout Only Restaurants - All Other	Fast food-type establishments where customers order at a counter and where there is a limited menu of relatively simple items. All purchased items are taken and consumed off-premises by customers. There is on-premises consumption.
Takeout Only Restaurants - Pizza	Fast food-type establishments where customers order at a counter and where there is a limited menu consisting primarily of pizza. All purchased items are taken and consumed off-premises by customers. There is on-premises consumption.