



Restaurant



Coverage Benefits

- ✓ Up to \$1M or \$2M Premises & Operations
- ✓ Restaurant Services E&O
- ✓ Liquor Liability Coverage
- ✓ Valet Parking
- Property Coverage including: Building, Tenant Improvements, Business Income with Extra Expense, and customizable property endorsement
- ✓ Enhanced CAT Property Coverage - Improved Wind and Hail terms, conditions, and/or deductibles
- ✓ Available in all states except ID, HI, and LA

Appetite Profile

- ✓ Payroll up to \$3M
- ✓ Sales up to \$15M across all locations
- ✓ Up to \$5M in total insured value per location

Restaurant Property Extension

- Health Department Shutdown: Business income
- Health Department Shutdown: Cleaning, medical, replacement
- Fine arts
- Kitchen fire equipment accidental discharge

Eligible Restaurant Types

- Barbecue (Solid fuels okay)
- Entertainment (live music, dancing, comedy, arcades, and pool tables)
- Casual/Family dining
- Caterers
- Coffee Shops
- Pizza (wood-fired okay)
- Counter Service
- Sandwich Shops (with on-premises consumption)
- Drive Through
- Fast Food (No large franchises/chains)
- Fine dining
- Food trucks (GL Only)

Ineligible Restaurant Types

- Large franchises or chains
- Athletic activities
- Nightclubs, cabarets, and comedy clubs
- Country clubs/golf courses
- Establishments open between midnight and 5:00 AM
- Beer or wine production

Monoline GL

Minimum Premiums

Starting at

\$350 + taxes & fees



Blitz Login

About Blitz

Blitz is a technology-led insurance company that brings the \$100B E&S market into the next generation. Focusing on small commercial E&S property & casualty risks, Blitz's fast and simple end-to-end technology forward underwriting platform displaces the lengthy, manual insurance-buying processes that have frustrated both brokers and business customers alike.

The insurance products described on this website are offered by non-admitted insurers that are not licensed by the State of California or State of New York. These insurers are not subject to the financial solvency regulation and enforcement that apply to California and New York-licensed insurers. Please consult with a licensed surplus line broker for further details.

Blitz Insurance transacts surplus lines insurance in California through Blitz Insurance Agency, LLC, a licensed surplus lines broker, CA Lic. No. 6003828.