

For establishments operating after midnight, Hospitality Insurance Group places additional emphasis on the experience, management practices, and controls of the operator. Please complete the following with the insured.

OPERATOR EXPERIENCE

1. Has ownership and/or senior management operated this establishment for at least three years? ☐ Yes ☐ No
2. Does ownership and/or senior management have at least five years of experience operating bars, restaurants, nightclubs, or similar hospitality establishments? ☐ Yes ☐ No
3. Is ownership or senior management present on-site during after-midnight operating hours? ☐ Yes ☐ No
- 3a. If no, is a designated manager with authority over alcohol service, security, and patron issues present? ☐ Yes ☐ No

AFTER-MIDNIGHT OPERATIONS

4. Does the nature of the operation materially change after midnight?
Examples include increased entertainment, dancing, removal of seating, increased occupancy, cover charges, or changes in admission procedures. ☐ Yes ☐ No

If yes, please briefly explain:

5. What percentage of the establishment's total alcohol sales occur after midnight?

Estimated percentage after midnight: %

6. Is food available for purchase after midnight? ☐ Yes ☐ No
- 6a. If yes, is food available until within one hour of closing? ☐ Yes ☐ No
7. Does the establishment have a defined last-call procedure? ☐ Yes ☐ No
8. Does the establishment have a last-entry policy? ☐ Yes ☐ No
9. Does management have a formal procedure for orderly patron departure and closing? ☐ Yes ☐ No
10. Does the establishment participate in or provide access to a safe-ride or transportation program for patrons? ☐ Yes ☐ No

AFTER-MIDNIGHT OPERATOR SUPPLEMENT

ALCOHOL-SERVICE CONTROLS

11. Are employees trained to identify visibly intoxicated patrons and discontinue alcohol service when appropriate? ☐ Yes ☐ No
12. Do bartenders, servers, and managers have authority to refuse or discontinue alcohol service to a patron? ☐ Yes ☐ No
13. Are all employees involved in alcohol service formally trained through an approved responsible alcohol-service program? ☐ Yes ☐ No
14. Does management maintain written or established guidelines regarding shots, drink specials, bottle service, or other high-volume alcohol service? ☐ Yes ☐ No ☐ N/A

SECURITY & INCIDENT MANAGEMENT

15. Is dedicated security used when warranted by occupancy, entertainment, events, or crowd conditions? ☐ Yes ☐ No ☐ N/A
16. Are security staffing levels increased for higher-attendance nights, special events, or other higher-exposure periods? ☐ Yes ☐ No ☐ N/A
17. Are patron or security incidents documented and reviewed by management? ☐ Yes ☐ No
18. Are entrances, exits, parking areas, and exterior gathering areas monitored during after-midnight operations? ☐ Yes ☐ No

PRIOR INCIDENTS & CORRECTIVE ACTION

19. During the past five years, has the establishment experienced any significant incidents involving assaults, fights, over-service, police response, arrests, liquor-license violations, security issues, or serious patron injuries? ☐ Yes ☐ No
- 19a. If yes, did management take corrective action following the incident(s)? ☐ Yes ☐ No

Please briefly describe the incident and corrective action taken:

OPERATOR CONTROLS

20. Does the insured maintain written or established procedures specifically addressing after-midnight alcohol service, patron management, security, and closing procedures? ☐ Yes ☐ No
21. Does management routinely review its after-midnight procedures and make changes when incidents, operational changes, or new exposures arise? ☐ Yes ☐ No

Additional Notes:

Completed by:

Date:

Agency: