



Small Business Restaurant and Food Services

Quick Reference Guide



Restaurant Classes

| Type | Details | Alcohol Sales | Class |
|--|---|--------------------|---|
| Fast Food | <ul style="list-style-type: none"> • Fast casual dining • Quick service with low prices • Counter service, may include tableside delivery • Dine-in, takeout, drive-thru services | up to 10% of sales | <ul style="list-style-type: none"> • Pizza Shops - Baking Only • Restaurants - Fast Food-All Other • Restaurants - Fast Food-Asian Cuisine • Restaurants - Fast Food-Food Court • Restaurants - Fast Food-Mexican Cuisine • Restaurants - Fast Food-Pizza • Restaurants - Fast Food - Sandwich |
| Family Dining | <ul style="list-style-type: none"> • Casual dining • Table service by wait staff • Primarily dine-in, may offer takeout | up to 35% of sales | <ul style="list-style-type: none"> • Restaurants - Family Dining - All Other • Restaurants - Family Dining - Asian Cuisine • Restaurants - Family Dining - Cafeteria • Restaurants - Family Dining - Italian Cuisine • Restaurants - Family Dining - Other Ethnic Cuisine • Restaurants - Family Dining - Seafood • Restaurants - Family Dining - Steaks and Chops |
| Cafés / Delis / Dessert Parlors | <ul style="list-style-type: none"> • Fast casual dining • Quick service with low prices • Counter service, may include tableside delivery • Dine-in, takeout, drive-thru services | up to 10% of sales | <ul style="list-style-type: none"> • Bakery, Bagel and Donut Shops - With Frying • Bakery, Bagel and Donut Shops - No Frying • Coffee and Tea Shops - No Frying • Delicatessens Incl. Sandwich Shops - No Frying • Ice Cream Stores/Yogurt Shops - No Frying • Juice Bars |
| Fine Dining Restaurants | <ul style="list-style-type: none"> • Formal dining, featuring unique and often more expensive menu options • High-end décor, formal atmosphere, typically a customer dress code • Table service by wait staff following defined etiquette for taking and serving meals | up to 50% of sales | <ul style="list-style-type: none"> • Restaurants - Fine Dining |
| Caterers | <ul style="list-style-type: none"> • Provides service that includes food preparation at owned or long-term leased facility, food delivery to event, then presentation by wait staff including preparing and clearing tables and serving meals • Venues including business, wedding and social events • Table service for plated meals or buffets with serving staff or attendee self-service | up to 25% of sales | <ul style="list-style-type: none"> • Caterers |

Let's talk about it:

- Less than three years in business
- Habitational exposure within the building
[Note: Min requirement – Masonry Non-Combustible (MNC) or better construction code type and completely sprinklered]
- Tableside cooking
- Cooking outdoors
- Sports bar and grill
- Special events

Requirements

- Equipped with UL 300 automatic extinguishing system with a manually activated pull station
- Hood and ventilation system professionally installed – NFPA 96 and serviced on a quarterly basis and with a baffle style filter (not mesh)
- Well-maintained facility

Not at this time:

- Lessor's Risk Only (LRO) with restaurant
- Open after midnight or before 5:00 am
- Drive-in with carhop service
- Amusement devices (pool table, dart boards, playgrounds)
- Bars, taverns, lounges, nightclubs
- Sharing common entrance with gas station or convenience store
- Live entertainment (bands, DJs, dance floor)
- Tabletop cooking
- Open less than 8 months per year
- Ghost kitchens
- Personal chef
- Banquet halls
- Delivery other than by automobile or foot
- Non sprinklered frame building (cooking that produce grease laden vapors and ≥\$500K TIV or PC >4)
- Food delivery conducted by employed staff in non-owned autos
- Raw shellfish >10% food sales
- Cooking schools (incidental cooking classes are acceptable)
- Solid fuel cooking inside the building (wood, wood pellets, charcoal)
- PC class >7
- Buffets and self-service stations (except for Caterer Classification)

SIC Codes

| SIC | CNA Connect® Code | Descriptions |
|-------|-------------------|--|
| 54118 | 54116A | Delicatessens Incl. Sandwich Shops-No Frying |
| 54512 | 54516B | Ice Cream Stores/Yogurt Shops-No Frying |
| 54514 | 54516Z | Juice Bars |
| 54611 | 54606A* | Bakery, Bagel and Donut Shops-With Frying |
| 54612 | 71311A | Bakery, Bagel and Donut Shops-No Frying |
| 58120 | 71311D | Pizza Shops-Baking Only |
| 58120 | 71311E* | Caterer** |
| 58124 | 58124A* | Restaurants-Fast Food-All Other |
| 58124 | 58124B* | Restaurants-Fast Food-Asian Cuisine |
| 58124 | 58124D* | Restaurants-Fast Food-Food Court |
| 58124 | 58124E* | Restaurants-Fast Food-Mexican Cuisine |
| 58124 | 58124F* | Restaurants-Fast Food-Pizza |

| SIC | CNA Connect® Code | Descriptions |
|-------|-------------------|--|
| 58124 | 58124G* | Restaurants-Fast Food-Sandwich |
| 58126 | 58126B* | Restaurants-Family Dining-All Other |
| 58126 | 58126C* | Restaurants-Family Dining-Asian Cuisine |
| 58126 | 58126D* | Restaurants-Family Dining-Cafeteria |
| 58126 | 58126E* | Restaurants-Family Dining-Italian Cuisine |
| 58126 | 58126F* | Restaurants-Family Dining-Other Ethnic Cuisine |
| 58126 | 58126H* | Restaurants-Family Dining-Seafood |
| 58126 | 58126I* | Restaurants-Family Dining-Steaks and Chops |
| 58126 | 58126A* | Restaurants-Fine Dining |
| 58128 | 58128A | Coffee and Tea Shops-No Frying |

*Contemplates Commercial Cooking – Cooking that produces grease and grease laden vapors

** Liquor Liability coverage is not available

CNA Connect® Key Coverage Options

Eating Establishment Choice Endorsement – Wide range of coverages including Business Income and Extra Expense for Dependent Property, Food Contamination Costs, Spoilage, Unauthorized Credit/Debit Card Use, Direct Damage Utility Services, and Building Ordinance or Law.

Fast Food Choice Endorsement – Custom coverage options including Business Income for Mobile Operations Vehicle, Emergency Vacating Expenses, Emergency Management Coverage, Food Contamination, and Spoilage

Choice Extra Endorsement – Provides \$250,000 blanket limit for EDP, Employee Dishonesty, Fine Arts, and Spoilage.

Franchise Agreement Property Upgrade Extension – Available up to \$100,000.

Food Contamination Coverage – Available up to \$500,000

Spoilage Coverage – Available up to \$1,000,000

Liquor Liability Coverage – Available in most states

Non-owned Auto Liability Coverage – Available when food delivery conducted by employed staff is limited to catered events such as corporate/ business functions, weddings and social functions

CNA Connect®:

- Min. Policy Ded. \$500
- GL Limits \$1M/\$2M or \$2M/\$4M

Umbrella:

- \$10M max limit

Classes Contemplating Commercial Cooking

- Cooking equipment must be protected with a UL 300 compliant automatic extinguishing system
- Kitchen must be equipped with a minimum of one manually activated pull station, easily accessible and located along a route of egress
- Hood and ventilation must be professionally installed according to NFPA 96 and serviced quarterly basis
- Open-flame cooking equipment (such as gas-fired range) and deep fat fryer must be separated by a 16-inch space or 8-inch vertical noncombustible barrier
- Non-sprinklered frame risks eligible only when location TIV (BLDG + BPP) less than \$500,000 and PPC 1 - 4

All Classes

- No solid fuel cooking (such as wood, wood pellets, charcoal)
- PPC 1 – 7 only
- Hour of operation: 5:00AM (earliest opening); 12:00AM (latest closing); Operates min. 8 months/year
- No table top cooking or dine around cooking
- No amusement devices including pool table, dart board, riding toys, playground (incidental arcade machines allowed: however, limited to 3)
- No live entertainment (incidental live music for ambience, e.g. guitarist/pianist, is acceptable)
- CNA Connect®: Food truck allowed only when incidental to brick and mortar restaurant establishment
- Auto policy: Food truck–ineligible; Food trailer-incidental to brick/mortar, max limit \$10K, min ded. \$1K

Eligible Values

| | | |
|------------------------------|---|-------------------------|
| CNA Connect | Maximum Property Value Per Location | \$10,000,000 |
| | Maximum Annual Exposure Per Policy | \$20,000,000 (Receipts) |
| Workers' Compensation | Maximum Annual Payroll | \$5,000,000 |
| Commercial Automobile | Maximum Number of Vehicles, Excluding Trailers per Policy | 25 |

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