



	Guideline
Does the applicant have any locations with live entertainment, dance floors or special events? (<i>See Exceptions</i>)	NO
Are any of the applicant's locations below grade or located above the 3 floor?	NO
Would any of the applicant's locations be considered comedy clubs, night clubs or adult entertainment venues?	NO
Would any of the applicant's locations be considered fast food restaurants?	NO
Does the applicant have any catering operations? (<i>See Exceptions</i>)	NO
Do all locations have at least two clearly marked means of egress for patrons?	YES
Do all locations meet fire safety codes including adequate fire suppression systems for cooking facilities?	YES

LIQUOR LIABILITY	Guideline
Total Revenue generated from the sale of liquor consumed on the applicant's premises:	Used in rating
Total Revenue generated from the sale of liquor NOT consumed on the applicant's premises:	Used in rating
Does the applicant have any sales of liquor in Alabama, Alaska, Washington DC or Vermont?	NO
Does the applicant have any sales of liquor in Connecticut, Hawaii, Indiana, Iowa, Michigan, Montana, New Hampshire, New Mexico, New York, North Carolina, Oklahoma, Pennsylvania, Rhode Island, Texas, Washington or Wyoming?	Used in rating
Does the applicant have any location where the percentage of liquor revenue to total combined food and liquor revenue exceeds 50%?	NO
Are all employees who serve liquor TIPS trained (or its equivalent)?	YES
Has the applicant ever been cited, fined or put on notice by any regulatory or law enforcement entity for liquor related violations?	NO

Exceptions for RCA as of 5/20/09:

- § Does the applicant have any locations with live entertainment, dance floors or special events?
- § Does the applicant have any catering operations?

The above questions do not need to be referred to your underwriter if they are bound within the RCA guidelines unless the above have the following exposures:

- § Halls for hire or civic or social clubs (i.e. VFW, ELKS, Moose Lodge, American Legion, etc.)
- § Events that the host sells tickets