

ACE *Express* Umbrella[™] Restaurant Guideline

	Acceptable Answer
	& Instructions
1. Does the applicant have any locations with live entertainment, dance floors or special events? (See Exceptions)	☐ YES ☒ NO
2. Would any of the applicant's locations be considered comedy clubs, night clubs or adult entertainment venues? (See Exceptions)	☐ YES ☑ NO
3. Would any of the applicant's locations be considered fast food restaurants?	☐ YES ☐ NO
4. Does the applicant have any catering operations? (See Exceptions)	☐ YES ☐ NO
5. Do all locations have automatic fire extinguishing systems (U.L. approved wet or dry) that are above and covering all cooking surfaces, with a semiannual service contract,?"	⊠ YES □ NO
6. Do the applicant's operations include any fast food delivery?	☐ YES ☐ NO
LIQUOR LIABILITY	
1. Total Revenue generated from the sale of liquor consumed on the applicant's premises:	Used in rating
2. Total revenue generated from sale of liquor sold directly to the public at the applicant's premises but NOT consumed on the applicant's premises:	Used in rating
3. Does the applicant have any locations in Alabama, Alaska, Washington DC or Vermont at which they sell or provide liquor directly to the public or 3rd parties?	☐ YES ☑ NO
4. Does the applicant have any locations in Connecticut, Hawaii, Indiana, Iowa, Michigan, Montana, New Hampshire, New Mexico, New York, North Carolina, Oklahoma, Pennsylvania, Rhode Island, Texas, Washington or Wyoming at which they sell or provide liquor directly to the public or 3rd parties?	Used in rating
5. Does the applicant have any locations where the percentage of liquor revenue to total combined food and liquor revenue exceeds 50%?(not including wine tasting rooms)	☐ YES ☑ NO
6. Are all alcohol servers certified in a formal alcohol training course (e.g. TIPS, TAM, RAMP, BEST, etc.)?	⊠ YES □ NO
7. Has the applicant ever been cited, fined or put on notice by any regulatory or law enforcement entity for liquor related violations?	☐ YES ☑ NO

Exceptions for RCA as of 5/20/09:

- Does the applicant have any locations with live entertainment, dance floors or special events?
- Would any of the applicant's locations be considered comedy clubs, night clubs or adult entertainment venues?
- 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
- Nigh clubs
- Adult entertainment venues