



Insurance to Grow Your Community

RESTAURANT

Target classes

Banquet halls
Cafes
Cafeteria style buffets
Catering services
Concession stands
Delicatessens
Donut shops
Family restaurants
Fast food franchises
Fine dining
Ice cream parlors
Pizza shops
Sandwich shops
Snack shops
Take-out only

Coverage Options

Liquor receipts up to 30% (50% for full cooking)
Employee delivery exposure up to 30%
Off premises catering up to 30%
Preferred rate for select fast food franchises

Optional Coverages

Brands and labels
Employee dishonesty
Food contamination
Spoilage
Credit card slip



Enhanced package

Identify Fraud Expense
Services Errors and Omissions
Utility services
Water backup and sump

Ways to send your submission:

Marketing Representative



Underwriting@urbanadvantage.com





APARTMENTS

Program Overview

- Total Insured Value (TIV) up to \$20 Million (TIV over \$15 Million will require underwriting approval (3 days))
- TIV over \$20 Million requires:
 - 5-year Loss Runs
 - Pre-inspection may be required
 - Central station fire / burglar alarm is preferred
- No limit on number of stories
- Requires automatic sprinklers for properties over 3 stories
- Roof completely replaced or resurfaced within last 25 years
- Building Age: 40+ will be submit for underwriting approval (3 days)
- Minimum 70% occupancy required
- Student housing up to 20%
- Short-term rental (Less than 6 months) up to 30%
- More than 16 units require 100% automatic sprinkler system
- Building value: over \$3 Million, Landlord must have enforced policy prohibiting grills on deck
- Gas and electric grills are acceptable; charcoal grills are only permitted on ground-level patios located a minimum of 10 feet from any building
- Grills must be stored at least 5 feet from
- Properties in above average condition / surplus lines available for apartments with average conditions

Coverage Options

- Bed Bug- Kissing Bug Liability
- Loss or Damage to Tenant's Auto
- Business Personal Property
- Equipment Breakdown

Package Options

- Pollutant Clean-Up and Removal
- Reward Payment
- Ordinance or Law
- Lock Replacement
- Tenants Move Back Expenses
- Tenant's Property Legal Liability
- Lock-Out or Sale, Removal and Disposal
- Heating / Air Conditioning Loss Reimbursement
- Water Back up



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