

## Available Liability Coverages

- **General liability:** Maximum limit of \$1M per occurrence and \$2M in the aggregate (limits of \$2M per occurrence and \$4M in the aggregate may be requested by referral)
- **Liquor liability:** Maximum limit of \$1M per occurrence and \$1M in the aggregate
- **Cyber suite coverage:** Maximum limit of \$1M
- **Employment practices liability:** Maximum limit of \$1M
- **Hired and non-owned auto:** Maximum limit of \$1M

## Exposures

### Eligible Exposures

- Annual revenue of \$10M or less per location
- Up to five locations
- Multiple locations permitted
- Fewer than 250 employees per location
- New ventures with at least three years of prior experience
- Catering operations are accepted

### Ineligible Exposures

- Happy hour offerings after 8:00 p.m.
- Alcohol sales over 65% are ineligible, though exceptions may be made for operations that include third-party food vendors
- Alcohol service extending more than two hours after food service ends
- Amusement devices or activities
- Use of door bouncers or security personnel at entrances
- Cash-only business operations
- Alcohol service between midnight and 5:00 a.m.
- Live concerts with three or more performers (exceptions may be considered for light background music without dancing)
- Sports activities (e.g., volleyball, boxing, bowling, etc.)
- Presence of a dance floor
- Hookah service or hookah-related operations

## Target Risks

- Full service / casual dining restaurants
- Full service / fine dining restaurants
- Nightclubs
- Quick service / commercial cooking
- Quick service / limited cooking
- Wine bars

## Submission Requirements

- Acord applications
- [Supplemental application](#)
- 3 - 5 years loss runs
- Resume for owner if risk is a new venture

## Ways to Submit

[essubmissions@wholesure.com](mailto:essubmissions@wholesure.com)

**Online Portal:** [Agent Portal](#)