

Excess and Surplus Binding

Restaurants



IAT's Excess and Surplus Binding Authority division offers many Restaurant classifications for you to quote and bind within your contract authority in Unity. Our experienced Underwriters are able to review and approve tougher classifications based on individual risk characteristics, with the goal of helping you write more business with IAT.

Targeted and Preferred Risks

- ☑ 16900 – Restaurants with table service – with no alcohol sales
- ☑ 16901 – Restaurants without table service – with no alcohol sales
- ☑ 16902 – Restaurants without seating – with no alcohol sales
- ☑ 16910 – Restaurants with table service – with alcohol sales that are less than 30%
- ☑ 16911 – Restaurants without table service – with alcohol sales that are less than 30%
- ☑ 11039 – Caterers/Food Trucks
- ☑ 58161 – Liquor – Restaurants or Taverns (30% or less alcohol)
- ☑ 59211 – Liquor – Package Stores
- ☑ 0532 – Restaurants No Cooking
- ☑ 0541 – Restaurants with Cooking



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Binding Authority

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Preferred Business - Competitive Pricing

- Package accounts with GL, Liquor, and Property
- Restaurants with less than 30% liquor receipts
- 3+ years in business with continuous coverage
- No prior losses
- No cancellations
- Location is in above-average conditions
- Minimum inspection recommendations, regular cleaning contracts in place, fire extinguishers currently tagged

Insurance Answers Together

IAT Insurance Group (IAT) is a privately-held property and casualty insurance company in Raleigh, North Carolina providing a wide range of specialized insurance and surety products to meet the needs of individuals and businesses. As an organization, we leverage our experienced leadership, sound analytics, proven operating platforms and extensive risk capabilities across the entire enterprise to deliver specialized, sustainable solutions for our customers.

Liquor Liability Appetite

- Package with GL is required in most states for 58161 Restaurants/Bars
- 58161 Restaurants/Bars - \$500K limit within agent authority; higher requires referral
- 59211 - Package stores, C-Stores - \$1M limit within agent authority
- ISO Liquor Grade and on premise vs. off-premise consumption determines appetite and max sub limits we will offer
- All Servers being TIPS trained is mandatory and warranted for coverage
- **Liquor coverage is prohibited for any risk open past Midnight**
- Liquor coverage is prohibited in OR, SC, VT and Washington DC
- Liquor coverage is prohibited for Fraternal Clubs, Social Organizations 70412

Claims

Our quick response team provides quality and efficient service to keep your business running smoothly.

- 24/7 claims reporting
- Dedicated and specialized Claims Adjusters
- National network of heavy equipment appraisers
- Internal Special Investigations Unit (SIU)
- Centralized recovery focus and single point of contact
- Diligent, timely pursuit against responsible parties in subrogation claims

To report a claim or check the status of a claim, call **866.576.7971** or visit

<https://www.iatinsurancegroup.com/claims-center>



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