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## Fine Dining Program NJ

### Limits & Features

Rates:	Preferred
Property:	\$4,000,000++++ Higher
Liability:	\$1,000,000/\$2,000,000
Liquor Liability:	\$1,000,000/\$1,000,000
Umbrella Liability:	\$ As Needed
Plus D II Enhancement:	Included with Fine Dining

### Guidelines

- Initial Minimum Premium for New Jersey is \$10,000.
- Entree prices \$15 and up (need copy of menu) with table service only.
- Liquor Receipts limited to 30% of total receipts
- Bar serves dining customers only. Entertainment restricted to dining area and to piano, soloist singer, guitar, etc. for dinner music and without dancing.
- Restaurant closes no later than 1:00 AM.
- Minimum of 3 years currently valued loss runs. **Must** be included with application if premium is above \$25,000.
- New Ventures—Pre-qualified.
- Receipts must equal 2x Public Square Footage or better on per 100-psf basis.  
Example: Square footage (public) 5000 x 100 x 2=\$1,000,000 receipts.

### Optional Features

- Direct Bill Program
- Flexible Installment Plans

**Specialty Insurance is the Managing General Agency for:**

**QBE Insurance Corporation an Admitted A Rated IX AM Best Rated Company.**