



TRADE NAME RESTORATION.

Loss of Business Income and
Incident Response Insurance
For Food Borne Illness

Food Borne Illness -- Accidental Contamination -- Malicious Contamination

****PREMIUM FINANCING AVAILABLE****

**PROFESSIONAL LIABILITY
INSURANCE SERVICES, INC.®
UNDERWRITING FACILITIES**
1.800.761.7547 (512) 328.0677
FAX (512) 327.5834
<http://www.plisinc.com>
EMAIL underwriting@plisinc.com

1. **Applicant Company Name:** _____
Restaurant Trade Name(s) _____
2. **Mailing Address:** _____
3. **City, State, Zip Code:** _____
4. **Risk/Crisis Management Contact Person:** _____
Phone: _____ Fax: _____ E-mail: _____
5. **Type of Operation:** Fast Food Casual Dining Fine Dining Buffet Other _____

6. **Total sales all locations:** _____ **Number of years in business:** _____
7. **Total employee count (all locations)** Full Time _____ Part Time _____

8.

Average store			Largest store		
a. Annual Sales	\$ _____		a. Annual Sales	\$ _____	
b. Net Income	\$ _____	_____ %	b. Net Income	\$ _____	_____ %
c. Fixed Expense	\$ _____	_____ % (Rent, Debt, Utility, etc.)	c. Fixed Expense	\$ _____	_____ %
d. Payroll	\$ _____	_____ % (Necessary continuing)	d. Payroll	\$ _____	_____ %

9.

Top 5 food suppliers:	Product Supplied:
a.	a.
b.	b.
c.	c.
d.	d.
e.	e.

10. Please complete the following for all stores: *(or, submit in Excel Format)*

State	Number of Owned Stores	Number of Franchised Stores

11.
 - a. Average number of meals served per week/per location: _____
 - b. Average number of meals served total company: _____
 - c. Average dollar (\$\$) value of guest check _____

12. Metropolitan area (city) with the largest Number of Locations: _____

13. Planned number of new locations in next 12 months (include expected open date and city/state of new location).

14. Are all owned or franchised locations required to follow specific written procedures, guidelines, rules and standards as respects to Food Handling, Cooking Methods, & Hygiene? _____ YES NO

15.

- a. Do you have any catering operations? YES NO
- b. Percentage of total revenues derived from catering: _____ %
- c. Number of locations that provide catering services: _____

Please attach details regarding food handling, cooking methods, and standard operating procedures for catering operations.

16. Are newly hired employees trained in kitchen sanitation practices including:

a. Equipment sanitation? YES <input type="checkbox"/> NO <input type="checkbox"/>	d. Food temperatures? YES <input type="checkbox"/> NO <input type="checkbox"/>
b. Cross contamination? YES <input type="checkbox"/> NO <input type="checkbox"/>	e. Storage? YES <input type="checkbox"/> NO <input type="checkbox"/>
c. Cutting boards? YES <input type="checkbox"/> NO <input type="checkbox"/>	f. Personal hygiene? YES <input type="checkbox"/> NO <input type="checkbox"/>

Is the training required in the Franchise Agreement or left to the option of the franchisee? _____

17. Do you currently have a HACCP plan and/or ServSafe procedures in place? YES NO

18. Are there refresher courses or ongoing training for existing employee? YES NO
Explain _____

19. Do you check to ensure that employees continue to use good food handling procedures and hygiene? YES NO
How? _____

20. Do you (or a third party) test food received from suppliers for contamination? YES NO
If yes, please describe. _____
 a. If tests are performed by a third party, who is it? _____
 b. Who verifies suppliers' standards, for testing or storing transportation of products? _____
21. Do any location(s) provide "pick up"/"take out" orders?..... YES NO
 Which locations? _____
 Are containers properly labeled with Food Handling instructions (i.e. proper storing, reheating, etc.)? YES NO
If yes, please provide a sample of the Food Handling instructions.
22. Is there a written crisis management plan in effect to counteract catastrophe media coverage for a food borne illness? YES NO
 Who is the Spokesperson & what is his/her everyday job title? _____
23. During the last five years, has any location:
 a. Experienced an accidental or malicious contamination loss? YES NO
 b. Been involved with an extortion attempt? YES NO
 c. Been cited/fined or closed down by any public health authority or civil authority? YES NO
 d. Had a food borne illness incident resulting in a business interruption? YES NO
If Yes to any of the above, provide complete dates, details, and amount of the loss, if applicable.
 e. Is the Board of Directors notified for any of the above "yes" responses? YES NO
 If yes, when? _____
24. Provide similar Insurance carried during the past year. *If no current coverage is in force, check the box:*
 Carrier: _____ Coverage: \$ _____ / \$ _____ Ded/SIR: \$ _____
 Premium: \$ _____ Policy Period: _____ to _____ Number of Insured Locations: _____

ATTACHMENTS REQUIRED WITH THE APPLICATION:

_____ List of Locations, Separated by Corporate Owned and Franchised Owned (if applicable), By Trade Name in Excel Format
(Additional information may be required based on Underwriting requirements for final underwriting approval)

Do you have any locations outside of the United States? *(If yes, please complete the following)* YES NO
(or, submit in Excel Format)

# of Locations	Country	Trade Name

- NOTE:**
- All indications are stated in U.S. dollars.
 - Payment is required in U.S. dollars.
 - Any claims payments will be in U.S. dollars.
 - Premium indicated and bound will be the amount required 30 days from the effective date – no foreign currency conversion at that time.
 - By signing this application, the undersigned confirms that the present document, and any other document or correspondence pertaining to the present insurance or application for insurance is accepted in the English language.

CRISIS MANAGEMENT/RISK MANAGEMENT: The proposed policy is designed for risks that agree to use the appointed crisis management/risk management services as approved and appointed by Underwriters as defined in the policy declarations. The named applicant agrees to immediately contact the designated 24-hour crisis management services as defined in the declarations in the event of any actual or potential food borne illness event.

APPLICATION: I/We the undersigned, acting for and on behalf of the applicant company declare that to the best of our knowledge and belief, the information provided in this application form is true, and I/we have not withheld any material information which might affect the judgment of Underwriters in their rating and acceptance of this risk. I/we agree that if a contract of insurance is provided by Underwriters, this application form and any attached details of previous experience shall be the basis of such a contract. Signing this application does not bind Underwriters to an offer or the named applicant to accept insurance. The Applicant understands and agrees that this Application and any other previous applications, along with any attachments and supplied information thereto shall be a material and integral part of the Policy and any part of any Policy that may be issued by the Insurer, and the statements made herein shall be construed as representations and warranties of the Applicant. By signing this Application form, the Applicant confirms that they have been provided with and inspected a specimen of the Trade Name Restoration Insurance wording. It is recommended that the Applicant take time to review the Policy to ensure that they fully understand the coverages provided. The Applicant should feel free to consult with any source, including legal advisors, regarding coverage.

In addition to all other terms and conditions: APPLICABLE IN KENTUCKY. Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

All indications are subject to receipt of a completed/signed application, required attachments and final underwriting approval.

 Insured's Signature (application must be signed by Insured)

 Date