



# Fast Food Restaurant Product

## FAST FOOD SUPPLEMENTAL APPLICATION

All questions must be answered and application must be signed by applicant.



P.O. Box 768 Hendersonville, TN 37077  
800-768-7475 Fax (615) 264-3980  
www.bsris.com

	Prohibited	Submit	Eligible
1. Any prior claims?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Any table service? (waiters and waitresses)		<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Any Drive-in service?(Drive-thru are eligible)		<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Is there seating for more than 75 people?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. Is there a bar or cocktail lounge?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
6. Is there a dance floor, Live Entertainment or Bouncers?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
7. Do any of the following apply? If Yes, attach BP-28. Any alcohol sales, open after 10:00 p.m., open before 5:00 a.m.			<input type="checkbox"/> Yes
8. Sales of beer and wine are greater than 25% of total sales?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
9. Any liquor sales other than beer and wine?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
10. Is this risk open 24 hours? If Yes, apply a 50% surcharge.			<input type="checkbox"/> Yes
11. Is the Total Floor area more than 7,500 sq ft?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
12. Is the risk closed for more than 30 consecutive days?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
13. Annual sales over 1,000,000?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
14. Is food served off premise?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
15. Is there a children's play area?	<input type="checkbox"/> Yes		<input type="checkbox"/> No
16. Any Firearms on premise?	<input type="checkbox"/> Yes		<input type="checkbox"/> No
17. Is there a wet chemical automatic extinguishing system in compliance with NFPA #96?		<input type="checkbox"/> No	<input type="checkbox"/> Yes
18. Is all the electrical wiring on circuit breakers?	<input type="checkbox"/> No		<input type="checkbox"/> Yes
19. Is their any aluminum or knob & tube wiring?	<input type="checkbox"/> Yes		<input type="checkbox"/> No
20. In Protection class 9-10, has the business been in operation under the same management for over 3 yrs?	<input type="checkbox"/> No		<input type="checkbox"/> Yes
21. Total property values greater than 600,000?	<input type="checkbox"/> Yes		<input type="checkbox"/> No
22. Is there a delivery service now or one implemented at any time in the future? If Yes, Non owned & Hired auto is NOT available.		<input type="checkbox"/> Yes	

**Submit means this account is not eligible for this Businessowners Product. We can review an application for a General Package quote with complete details. If Prohibited, please decline the account.**

Explain all submit items \_\_\_\_\_  
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**Virginia Notice:** Statements in the application shall be deemed the insured's representations. A statement made in the application or in any affidavit made before or after a loss under the policy will not be deemed material or invalidate coverage unless it is clearly proven that such statement was material to the risk when assumed and was untrue.

**Minnesota Notice:** The clause "and/or authorization or agreement to bind the insurance" is replaced with "Authorization or agreement to bind the insurance may be withdrawn or modified based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium.

**Colorado Fraud Statement:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**District of Columbia Fraud Statement: WARNING:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**Florida Fraud Statement:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Kentucky Fraud Statement:** 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.

**Maine Fraud Statement:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

**New Jersey Fraud Statement:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**New York Fraud Statement:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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 and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**Ohio Fraud Statement:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Oklahoma Fraud Statement: WARNING:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Pennsylvania Fraud Statement:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim 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 and subjects such person to criminal and civil penalties.

**Tennessee and Virginia Fraud Statement:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**Fraud Statement (All Other States):** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Applicants Signature \_\_\_\_\_

Date \_\_\_\_\_