

P. O. Box 17008
Richmond, VA 23226
(804) 289-1300
www.kinsaleins.com

## **RESTAURANT SUPPLEMENTAL APPLICATION**

COMPLETE IN ADDITION TO ACORD APPLICATIONS.

ATTACH ADDITIONAL SHEETS AS NECESSARY.

ANSWER ALL QUESTIONS. If not applicable, indicate N/A.

APPLICANT'S INFORMATION					
DATE:					
DATE:					
APPLICANT NAME:					
MAILING ADDRESS:					
STREET ADDRESS (if Different):					
CITY, STATE, ZIP CODE:					
GENER	AL INFORMATION				
1)	Description of Operations:				
2)	Website: www				
3)	Revenue information:				
	PRIOR 12 MONTHS NEXT 12 MONTHS				
	Total Revenue				
	Food Revenue				
	Liquor Revenue				
4)	Years in business at this location?				
5)	Type of Risk: Family Restaurant Fast Food Bar Nightclub Other:				
6)	Hours of operation?				



7)	Seating capacity?				
8)	Clientele: Local Residents	Families College Students	Other:		
9)	What are the average menu prices for: Appetizers Entrees Desserts				
10)	Median Age of Patrons: 18-25% 25-30% 30-40% 40 and over%				
11)	Check all of the following drink specials that might apply:				
	Happy Hour	2 for 1 Specials	Ladies Night		
	□ вуов	All You Can Drink	Complimenta	ary Drinks	
12)	Entertainment (check all that apply):				
	DJs	☐ Karaoke	Live Bands		
	Dancing	Athletic Events	Dancing		
	Jukebox	Amusement Devices	Mechanical F	Rides	
	Other:				
13)	Does the insured employ any of	the following: Doormen/ID Checkers	☐ Bouncer	S	
14)	Is building sprinklered? If yes, what percent?	%		Yes No No	
15)	Are adequate means of egress for	or occupancy level provided?		Yes No No	
16)	Is there a UL approved auto extinguishing system over all cooking surfaces and fryers?  Yes No			Yes No No	
17)	Is there a semi-annual cleaning contract for the extinguishing systems?  Yes No			Yes No No	
18)	Does the menu have adequate warnings regarding raw meats and/or seafood?  Yes No			Yes No No	
19)	Does location have an adequate amount of interior emergency lighting?			Yes No No	
20)	Is there any construction planned during the upcoming policy period?  Yes No If yes, please describe:			Yes No No	
21)	Does the insured have a valid liquor license?			Yes No No	
22)	Are all alcohol servers certified in a formal alcohol training course?  If yes, please describe:			Yes No No	
23)	Are procedures in place regulating the sale of alcohol to minors or those under the influence?  Yes  No [ If yes, please describe:			Yes No No	
24)	Have you ever been assessed a fine for violation of a law concerning the sale of alcohol  Yes No  No  No				

## **FRAUD WARNING**

NOTICE TO ALABAMA, ALASKA, ARIZONA, ARKANSAS, CALIFORNIA, CONNECTICUT, DELAWARE, GEORGIA, IDAHO, ILLINOIS, INDIANA, IOWA, KANSAS, MARYLAND, MASSACHUSETTS, MICHIGAN, MINNESOTA, MISSISSIPPI, MISSOURI, MONTANA, NEBRASKA, NEVADA, NEW HAMPSHIRE, NORTH CAROLINA, NORTH DAKOTA, OREGON, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, TEXAS, UTAH, VERMONT, WASHINGTON, WEST VIRGINIA, WISCONSIN, AND WYOMING APPLICANTS: In some states, 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, for the purpose of misleading, conceals information concerning any fact material thereto, may commit a fraudulent insurance act which is a crime in many states.

**NOTICE TO COLORADO APPLICANTS**: 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 policy holder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claiming with regard to a settlement or award payable for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

**NOTICE TO DISTRICT OF COLUMBIA APPLICANTS:** 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.

**NOTICE TO FLORIDA APPLICANTS**: Any person who knowingly and with intent to injure, defraud or deceive any insurance company files a statement of claim containing any false, incomplete or misleading information is guilty of a felony of the third degree.

**NOTICE TO HAWAII APPLICANTS:** For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

**NOTICE TO KENTUCKY APPLICANTS**: 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.

**NOTICE TO LOUISIANA APPLICANTS:** 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.

**NOTICE TO MAINE APPLICANTS:** 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 denial of insurance benefits.

**NOTICE TO NEW JERSEY APPLICANTS**: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**NOTICE TO NEW MEXICO APPLICANTS:** 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 civil fines and criminal penalties.

**NOTICE TO NEW YORK APPLICANTS**: Any person who knowingly and with intent to defraud an 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 \$5,000 and the stated value of the claim for each such violation.

**NOTICE TO OHIO APPLICANTS**: Any person who, with intent to defraud or knowing that he/she 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.

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

**NOTICE TO PENNSYLVANIA APPLICANTS**: Any person who knowingly and with intent to defraud any insurance company, or other person, files an application for insurance or statement of a 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 the person to criminal and civil penalties.

**NOTICE TO TENNESSEE APPLICANTS:** 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.



**NOTICE TO VIRGINIA APPLICANTS:** 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.

The Applicant acknowledges that the answers provided herein are based on a reasonable inquiry and/or investigation. The Applicant warrants that the above statements and particulars together with any attached or appended documents are true and complete and do not misrepresent, misstate or omit any material facts.

The Applicant agrees to notify us of any material changes in the answers to the questions on this questionnaire which may arise prior to the effective date of any policy issued pursuant to this questionnaire and the Applicant understands that any outstanding quotations may be modified or withdrawn based upon such changes at our sole discretion.

Completion of this form does not bind coverage. Applicant's acceptance of the company's quotation is required prior to binding coverage and policy issuance.

All written statements and materials furnished to the company in conjunction with this application are hereby incorporated by reference into this application and made a part of this application.

Applicant:	Title:
FEIN #:	
Applicant's Signature:	Date:
Agent/Broker Name:	