

# MenuPro™

## Overview

**N**IP Programs is pleased to offer an insurance program designed specifically to service the Restaurant Industry, **MenuPro™**. This program provides all-lines coverage (including Workers Comp and Umbrella) and many coverage enhancements tailored specifically to the unique insurance needs of Restaurant owners and operators.

### Eligible Exposures

- ▶ Casual Fast Food with limited cooking
- ▶ Full-service restaurants with full table service, including liquor sales
- ▶ Upscale and Fine Dining restaurants
- ▶ Ethnic restaurants

### Ineligible Exposures

- ▶ Alcohol Sales greater than 25% of total sales (up to 40% considered, on a case-by-case basis)
- ▶ Fast Food restaurants with deep fryers
- ▶ Banquet Halls, including Wedding and Conference centers
- ▶ Food Trailers, Bars, Taverns, Nightclubs, Supper Clubs,

### Ineligible States

- ▶ AL, AR, CT, FL, GA, HI, IL, KS, KY, LA, MA, MI, MS, MO, NE, NV, NJ, NY, OK, RI, TX, WV

### Available Coverage

- ▶ General Liability – Premises and operations (up to \$1m per occurrence/ \$2M General Aggregate; \$2M Products/Completed Operations Aggregate)
- ▶ Building and business personal property
- ▶ Auto Liability and physical damage
- ▶ Business Income (Actual Loss Sustained)
- ▶ Liquor Liability

### Optional Coverage Available

- ▶ Restaurant Advantage Property Coverage Extender
- ▶ Equipment Breakdown
- ▶ Utility services direct damage and time element
- ▶ Spoilage (Actual Loss Sustained)

### Minimum Premium

- ▶ \$500 GL

### Submission Requirements

- ▶ Completed and signed ACORD applications and NIP MenuPro Supplemental
- ▶ Complete description of operations



## PROGRAM HIGHLIGHTS

- ▶ **Eligible States:** AK, AZ, CA (No WC), CO, DE, IA, ID, IN, MD, ME, MN, MT, NC, ND, NH, NM, OH, OR, PA, SC, SD, TN, UT, VT, VA, WA, WI, WY
- ▶ A.M. Best “A Rated” Admitted Carrier Partner (Excellent, Company Size XII)
- ▶ ISO-Based Admitted Package Product
- ▶ More than 75 years of Restaurant Expertise for risk control guidance and proper valuation of your client’s operations, property and equipment
- ▶ Highly Competitive Rates
- ▶ Exceptional Customer Service
- ▶ Quick Turnaround for Quotes

- ▶ 3 years plus 1 current year of currently valued, hard copy loss runs for all lines of business being requested. Loss runs should be valued within the past 90 days and include a brief description of all claims over \$10,000
- ▶ MVRs for all drivers of company vehicles (if auto coverage requested)
- ▶ Workers Compensation: Description of safety initiatives, hiring practices, return-to-work and drug testing programs; Experience Modification Worksheet and 3-5 year history (if available)

## To Make a Submission

You can send in a submission by one of the following methods:

**By Fax:** (732) 791-1643

**By Email:** [NIPsub@nipgroup.com](mailto:NIPsub@nipgroup.com) OR  
[jmersereau@nipgroup.com](mailto:jmersereau@nipgroup.com)

**By Mail:** NIP Group  
MenuPro Submissions  
900 Route 9 North, Suite 503  
Woodbridge, NJ 07095



## About NIP Programs

Based in New Jersey, NIP Programs develops and manages business insurance programs underwritten by major insurers for industries with specialized needs in both insurance and risk management. We use our deep industry knowledge to develop unique underwriting, loss control and claims service models, valued by both clients and insurers alike. With the expertise gained from more than 20 years of successful program management, and backed by the strength of the nation's largest, top-rated markets, NIP Programs provides both brokers and insureds with high-value, custom-tailored coverage and stability through all market cycles.

To learn more about **MenuPro™** or to obtain a free quote, please visit us at [www.nipgroup.com/programs](http://www.nipgroup.com/programs). Still need more info? Contact **Jackie Mersereau** via phone at **(800) 446-7647 x388**, or email her at [jmersereau@nipgroup.com](mailto:jmersereau@nipgroup.com).

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