Diner / Family Restaurant Insurance

Restaurants, bars & hospitality - coverage overview, limitations and how to get a quote



OVERVIEW

Diners and family restaurants are a preferred restaurant class when alcohol is low, but carriers still check hours, cooking and hood protection.

WHAT'S COVERED

General liability
Customer slips, falls and burns.

Property
Building, grills, fryers and furniture.

Food spoilage
Stock lost to cooler failure or outage.

Workers compensation
Kitchen and server injuries.

Business income
Lost sales while you are closed.

Good to know
Low or no alcohol sales and no late-night hours put most diners in preferred BOP programs.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Employee injuries (needs workers comp)
- × Liquor liability if you serve alcohol but do not buy it

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Annual sales
- Seating capacity
- Hours of operation
- Hood-cleaning records

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/diner-family-restaurant/

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