RESTAURANT CLASSIFICATIONS

LIMITED COOKING
- Foods are prepared cold or cooked using appliances which do not emit smoke or grease-laden vapors (examples: electric sandwich grills, toasters, warming ovens, roller warmers, microwave, ovens, roller warmers, domestic ranges, domestic ovens and pizza ovens);
- No grilling, open broiling, deep fat frying, roasting, barbecuing, solid fuel cooking (mesquite, charcoal or hardwood) or other processes capable of producing grease-laden vapors requiring an exhaust system;
- No more than 7,500 square feet in total floor area;
- Seating capacity no greater than 75;
- With or without table service;
- Sales of beer or wine only. Sales of beer and wine no greater than 25% of total sales. No other liquor sales;
- No bar or cocktail lounge;
- Catering (that is, service involving serving of food and alcoholic beverages away from the insured’s premises) must not exceed 10% of total sales;
- No seasonal operations (risks that are closed for more than 30 consecutive days).

FAST FOOD
- No open broiling and solid fuel cooking (mesquite, charcoal or hardwood);
- No more than 7,500 square feet in total floor area;
- Seating capacity no greater than 150;
- No table service;
- Sales of beer and wine only. Sales of beer and wine no greater than 25% of total sales. No other liquor sales;
- No bar or cocktail lounge;
- Catering (that is, service involving serving of food and alcoholic beverages away from the insured’s premises) must not exceed 10% of total sales;
- No seasonal operations (risks that are closed for more than 30 consecutive days);
- Installation and maintenance of an automatic extinguishing system for cooking equipment that meets NFPA Standard #96.

CASUAL DINING
- Serve moderately priced food in a casual atmosphere to patrons who generally order and are served while seated and pay after eating;
- Take-out service and the use of a buffet may be available;
- No more than 7,500 square feet in total floor area;
- Seating capacity no greater than 150;
- Sales of beer, wine or liquor no greater than 30% of total sales;
- Catering (that is, service involving serving of food and alcoholic beverages away from the insured's premises) must not exceed 10% of total sales;
- No seasonal operations (risks that are closed for more than 30 consecutive days);
- Installation and maintenance of an automatic extinguishing system for cooking equipment that meets NFPA Standard #96;
- No dancing permitted;
• No live entertainment (including karaoke) other than incidental music such as piano playing, provided by the establishment;
• No “happy hours” or similar promotions; and
• No bar operations during hours when full table service is not also available. Bar operations for the sole purpose of consuming alcoholic beverages are not permitted.

FINE DINING
• No more than 7,500 square feet in total floor area;
• Seating capacity no greater than 150;
• Sales of beer, wine or liquor no greater than 50% of total sales;
• Catering (that is, service involving serving of food and alcoholic beverages away from the insured’s premises) must not exceed 15% of total sales;
• No seasonal operations (risks that are closed for more than 30 consecutive days);
• Installation and maintenance of an automatic extinguishing system for cooking equipment that meets NFPA Standard #96;
• No dancing permitted;
• No live entertainment (including karaoke) other than incidental music such as piano playing, provided by the establishment;
• No “happy hours” or similar promotions;
• Bar operations for customers who are seated, or waiting to be seated, in the restaurant only;
• Maitre d’ supervision of wait staff and to control customer turnover; and
• Chef supervision of food preparations and other kitchen operations;
• Average entrée price is greater than $25.00