



# BOP-Pro Restaurant



## Serve yourself some peace of mind.

You've poured yourself into cooking up a one-of-a-kind dining experience.

From the back of the house to the front, protect the fruits of your labor with BOP-Pro Restaurant — an enhancement of the trusted BOP-Pro businessowners policy from UFG Insurance. Property and liability coverages specific to the food industry help make this policy a recipe for continued success if bad luck strikes.

### Key coverages include:



#### **Food contamination.**

Foodborne illness is a crisis we hope your restaurant never has to contend with. But, if it does, this vital protection could provide coverage for cleaning equipment following a board of health visit, some types of medical care for employees and rebuilding your brand reputation by assisting with advertising costs.



#### **Coverage for outdoor-patio dining, including canopies, awnings, decks and walls.**

An especially important consideration as more establishments add outdoor seating, BOP-Pro Restaurant may cover that space when a standard businessowners policy often does not.



#### **Alcohol inventory at menu-selling price.**

This coverage may reimburse alcohol losses at your selling price instead of actual cash value or replacement cost — a benefit that's sometimes hard to find.



#### **Catering penalty expense reimbursement.**

This reimbursement may help with fees if your restaurant is unable to follow through on a catering commitment due to a covered property loss.

### Available through:

*This flyer is for informational purposes only and is accurate as of the publication date, may not reflect subsequent revisions, and is intended for use only by UFG insurance agents and their customers and UFG Service Center employees. The terms and language in the insurance policy shall govern. UFG does not undertake any obligation to update the information contained in this flyer between publications.*

*If there are any discrepancies between this flyer and the actual policy, the provisions of the policy shall prevail. Some states may not allow all coverages listed. Consult your agent about specific coverages available in your state.*



BOP-Pro Restaurant also has higher limits than standard BOP-Pro on some coverages like:

**Business income ordinary payroll.**

**TRIPLE**

THE NUMBER OF COVERED DAYS.

**Outdoor signs.**

UP TO

**\$10,000**

COVERAGE FOR DETACHED;  
A PERK NOT FOUND IN THE STANDARD.

UP TO

**\$25,000**

COVERAGE FOR ATTACHED;  
THAT MAY BE \$24,000 MORE THAN THE STANDARD.

**Business income waiting period.**

**ONLY 24 HOURS;**

THAT'S POTENTIALLY DAYS SOONER.

**Business income from dependent properties.**

UP TO

**\$25,000**

OR ACTUAL LOSS SUSTAINED FOR A

**15-DAY PERIOD**

WHICHEVER IS LESS;  
THAT MAY BE \$24,000 MORE THAN THE STANDARD.

**Learn more about BOP-Pro products; contact your UFG agent today.**

Along with the right businessowners policy, restaurant owners know how important it is to have the right safety measures in place. Afterall, flambé is for bananas foster not kitchen walls.

UFG Risk Control is ready to help. Consultants work side-by-side with owners to identify potential workplace hazards and outline plans of action to squelch those looming dangers.

With a repository of safety videos available 24/7 and a bounty of information to encourage a safety-first environment, we're here with tips and tools to set the table for a safer, stronger establishment.

**Ask your agent or visit [ufginsurance.com/risk-control](https://ufginsurance.com/risk-control) to learn more.**





# BOP-Pro businessowners policy:

## PROPERTY AND LIABILITY COVERAGES

Compare the coverages of UFG BOP-Pro products.

Property coverages	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
<b>General</b>							
<b>100 ft. replaced with 1,000 ft.</b>	-	Included	Included	Included	Included	Included	Included
<b>Covered property</b>							
<b>Added to building coverage: canopies, awnings, decks and walls that are part of an outdoor patio dining area</b>	-	-	-	Included	Included	-	-
<b>Additional coverages</b>							
<b>Brands and labels</b>	-	\$5K	\$25K	\$25K	\$25K	-	-
<b>Business income from dependent properties</b>	\$5K	\$25K or ALS for 15-day period (lesser) 24-hour waiting period	\$25K or ALS for 15-day period (lesser) 24-hour waiting period	\$25K or ALS for 15-day period (lesser) 24-hour waiting period	\$50K or ALS for 15-day period (lesser) 24-hour waiting period	\$25K or ALS for 15-day period (lesser) 24-hour waiting period	\$25K or ALS for 15-day period (lesser) 24-hour waiting period
<b>Business income ordinary payroll</b>	60 days	90 days	180 days	180 days	180 days	90 days	90 days
<b>Business income to include rental value</b>	-	Included	Included	Included	Included	Included	Included
<b>Business income—special event cancellation on- and off-premises</b>	-	-	-	Lesser of ALS or \$25K	Lesser of ALS or \$25K	-	-
<b>Business income to include tips and franchise fees/royalties</b>	-	-	-	Included	Included	-	-
<b>Catering penalty expense reimbursement</b>	-	-	-	\$10K	\$10K	-	-
<b>Computer fraud and funds transfer fraud</b>	-	\$5K occ.	\$25K occ.	\$25K occ.	\$25K	\$10K occ.	\$10K occ.
<b>Contractual penalties</b>	-	-	-	-	\$15K	\$5K occ.	\$5K occ.
<b>Cost to prepare inventory</b>	-	\$5K	\$5K	\$5K	\$5K	-	-

Additional coverages cont.

<b>Credit card slip theft, disappearance or destruction</b>	-	\$2.5K occ.	\$5K occ.	\$5K occ.	\$5K occ.	-	-
<b>Debris removal</b>	\$25K	\$30K	\$50K	\$50K	\$50K	\$50K	\$100K
<b>Deferred payments</b>	-	-	-	-	\$25K	-	-
<b>Electronic data</b>	\$10K	\$25K	\$50K	\$50K	\$50K	\$50K	\$50K
<b>Employee dishonesty</b>	-	\$10K	\$25K	\$25K	\$25K	\$25K	\$25K
<b>Employee theft of customer's property</b>	-	\$2.5K occ.	\$2.5K occ.	\$2.5K occ.	\$50K occ.	-	-
<b>Extended business income</b>	60 days	60 days	60 days	90 days	90 days	90 days	90 days
<b>False pretense</b>	-	\$2.5K occ. \$5K agg. \$500 ded.	\$5K occ. \$10K agg. \$500 ded.	-	-	-	-
<b>Fine arts</b>	-	\$1K/premises	\$10K/premises	\$15K/premises	\$15K	-	-
<b>Fire department service charge</b>	\$2.5K/premises	\$3K/premises	\$5K/premises	\$5K/premises	\$15K	\$5K/premises	\$5K/premises
<b>Fire extinguisher systems recharge expense</b>	\$5K occ.	\$7.5K occ.	\$10K occ.	\$10K occ.	\$10K	\$10K occ.	\$10K occ.
<b>Food contamination</b>	-	-	-	\$10K occ. \$3K for additional advertising expense	\$25K occ. \$3K for additional advertising expense	-	-
<b>Forgery or alteration</b>	\$2.5K	\$3K	\$5K	\$5K	\$25K	\$5K	\$5K
<b>Interruption of computer operations</b>	\$10K	\$15K	\$25K	\$25K	\$25K	\$25K	\$25K
<b>Key employee replacement</b>	-	-	\$25K/employee \$50K agg.	\$25K/employee \$50K agg.	\$25K/employee \$50K agg.	\$5K/employee \$10K agg.	\$5K/employee \$10K agg.
<b>Lost key and lock replacement</b>	-	Key: \$1K occ. Lock: \$1K occ.	Key: \$1K occ. Lock: \$1K occ.	Key: \$1.5K occ. Lock: \$1K occ.	Key: \$2.5K occ. Lock: \$1K occ.	Key: \$1K occ. Lock: \$1K occ.	Key: \$1K occ. Lock: \$1K occ.
<b>Money and securities</b>	-	\$5K on premises \$2.5K off premises	\$15K on premises \$5K off premises	\$15K on premises \$5K off premises	\$25K/employee \$10K off premises	\$15K on premises \$5K off premises	\$15K on premises \$5K off premises
<b>Money orders and counterfeit money</b>	\$1K	\$5K	\$10K	\$10K	\$10K	\$10K	\$10K

Additional coverages cont.

<b>Ordinance or law</b>	Increased cost of construction (Coverage 3) only \$10K/building	<i>Coverage 1:</i> Building limit <i>Coverage 2:</i> 10% of building limit or \$50K (lesser) <i>Coverage 3:</i> 10% of building limit or \$50K (lesser) \$25K for improvements and betterments if tenant	<i>Coverage 1:</i> Building limit <i>Coverage 2:</i> 10% of building limit or \$50K (lesser) <i>Coverage 3:</i> 10% of building limit or \$50K (lesser) \$25K for improvements and betterments if tenant	<i>Coverage 1:</i> Building limit <i>Coverage 2:</i> 10% of building limit or \$50K (lesser) <i>Coverage 3:</i> 10% of building limit or \$50K (lesser) \$25K for improvements and betterments if tenant	<i>Coverage 1:</i> Building limit <i>Coverage 2:</i> 10% of building limit or \$100K (lesser) <i>Coverage 3:</i> 10% of building limit or \$100K (lesser) \$25K for improvements and betterments if tenant	<i>Coverage 1:</i> Building limit <i>Coverage 2:</i> 10% of building limit or \$50K (lesser) <i>Coverage 3:</i> 10% of building limit or \$50K (lesser) \$25K for improvements and betterments if tenant	<i>Coverage 1:</i> Building limit <i>Coverage 2:</i> 10% of building limit or \$100K (lesser) <i>Coverage 3:</i> 10% of building limit or \$100K (lesser) \$25K for improvements and betterments if tenant
<b>Pair or sets coverage</b>	-	-	-	-	\$5K	-	-
<b>Pollutant cleanup and removal</b>	\$10K/location	\$15K/location	\$25K/location	\$25K/location	\$25K/location	\$25K/location	\$50K/location
<b>Rental reimbursement for contractor's equipment</b>	-	-	-	-	-	\$5K occ.	\$5K occ.
<b>Reward payment</b>	-	<i>Lesser of:</i> -amount of reward paid -\$1K	<i>Lesser of:</i> -amount of reward paid -\$10K	<i>Lesser of:</i> -amount of reward paid -\$10K	<i>Lesser of:</i> -amount of reward paid -\$10K	<i>Lesser of:</i> -amount of reward paid -\$10K	<i>Lesser of:</i> -amount of reward paid -\$10K
<b>Security breach and identity services</b>	-	Included	Included	Included	Included	Included	Included
<b>Spoilage</b>	-	\$5K	\$10K	\$25K	\$50K	-	-
<b>Tenant's building glass liability</b>	-	-	-	-	Included in BPP limit	-	-
<b>Theft damage to building</b>	-	-	-	-	Included in building limit	-	-
<b>Unauthorized business card use</b>	-	-	\$5K occ.	\$10K occ.	\$10K occ.	\$5K occ.	\$5K occ.
<b>Undamaged tenants improvements and betterments</b>	-	\$5K occ.	\$25K occ.	\$25K occ.	\$25K	\$25K occ.	\$25K occ.
<b>Water backup and sump overflow</b>	-	\$5K/location \$10K agg.	\$25K/location \$50K agg.	\$25K/location \$50K agg.	\$25K/location \$50K agg.	\$25K/location \$50K agg.	\$25K/location \$50K agg.

Coverage extensions	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
<b>Accounts receivable</b>	\$10K occ. on premises \$5K off premises	\$25K on premises \$5K off premises	\$50K on premises \$10K off premises	\$50K on premises \$10K off premises	\$50K on premises \$10K off premises	\$50K on premises \$10K off premises	\$100K on premises \$25K off premises
<b>Alcohol inventory at menu selling price</b>	-	-	-	\$25K occ.	\$25K	-	-
<b>Appurtenant buildings and structures</b>	-	Lesser of: -10% of building limit at premises -\$10K	Lesser of: -10% of building limit at premises -\$50K	Lesser of: -10% of building limit at premises -\$50K	Lesser of: -10% of building limit at premises -\$50K	Lesser of: -10% of building limit at premises -\$50K	Lesser of: -10% of building limit at premises -\$50K
<b>Business income from websites</b>	-	\$5K for 7 days	\$10K for 7 days	\$10K for 7 days	\$10K for 7 days	\$10K for 7 days	\$10K for 7 days
<b>Chef's tools</b>	-	-	-	\$5K occ. \$10K agg.	\$5K occ. \$10K agg.	-	-
<b>Data processing equipment</b>	-	\$25K on premises \$10K portable devices off premises	\$50K on premises \$25K portable devices off premises	\$50K on premises \$25K portable devices off premises	\$50K on premises \$25K portable devices off premises	\$50K on premises \$25K portable devices off premises	\$50K on premises \$25K portable devices off premises
<b>Expediting expenses</b>	-	\$2.5K	\$5K	\$5K	\$5K	\$5K	\$5K
<b>Newly acquired or constructed property</b>	Buildings: \$250K BPP: \$100K 30 days	Buildings: \$250K BPP: \$100K 30 days	Buildings: \$500K BPP: \$250K 180 days	Buildings: \$500K BPP: \$250K 180 days	Building: \$1M BPP: \$500K 180 days	Buildings: \$500K BPP: \$250K 180 days	Buildings: \$1M BPP: \$500K 180 days
<b>Outdoor property additional perils</b>	-	Fire, lightning, explosion, riot or civil commotion, aircraft. Applicable to detached signs and outdoor fences only: windstorm, hail, vandalism, malicious mischief, struck by automobile.	Fire, lightning, explosion, riot or civil commotion, aircraft. Applicable to detached signs and outdoor fences only: windstorm, hail, vandalism, malicious mischief, struck by automobile.	Fire, lightning, explosion, riot or civil commotion, aircraft. Applicable to detached signs and outdoor fences only: windstorm, hail, vandalism, malicious mischief, struck by automobile.	Fire, lightning, explosion, riot or civil commotion, aircraft. Applicable to detached signs and outdoor fences only: windstorm, hail, vandalism, malicious mischief, struck by automobile.	Fire, lightning, explosion, riot or civil commotion, aircraft. Applicable to detached signs and outdoor fences only: windstorm, hail, vandalism, malicious mischief, struck by automobile.	Fire, lightning, explosion, riot or civil commotion, aircraft. Applicable to detached signs and outdoor fences only: windstorm, hail, vandalism, malicious mischief, struck by automobile.
<b>Outdoor property limit</b>	\$2.5K	\$5K (no sublimit)	\$5K (no sublimit)	\$5K (no sublimit)	\$25K	\$5K (no sublimit)	\$5K (no sublimit)
<b>Personal effects</b>	\$2.5K/premises	\$5K (no sublimit)	\$5K/premises	\$5K/premises	\$5K/premises	\$5K/premises or jobsite	\$5K/premises or jobsite
<b>Personal effects—customer's property</b>	-	\$2.5K occ. \$500 ded.	\$2.5K occ. \$500 ded.	\$5K occ. \$500 ded.	\$5K occ. \$500 ded.	-	-
<b>Property off premises (includes in transit)</b>	\$10K	\$10K	\$25K	\$25K	\$25K	\$25K	\$25K

Coverage extensions cont.							
<b>Salespersons' samples</b>	-	\$1K occ.	\$5K occ.	-	\$15K	-	-
<b>Security expense after loss</b>	-	\$2.5K	\$2.5K	\$2.5K	\$2.5K	\$2.5K	\$2.5K
<b>Tenant lease assessment</b>	-	\$2.5K	\$5K	\$5K	\$5K	\$5K	\$5K
<b>Utility services—direct damage</b>	-	\$10K (no overhead transmission)	\$25K (no overhead transmission)	\$25K (no overhead transmission)	\$50K (no overhead transmission)	\$25K (no overhead transmission)	\$50K (no overhead transmission)
<b>Utility services—time element</b>	-	\$10K (no overhead transmission)	\$25K (no overhead transmission)	\$25K (no overhead transmission)	\$50K (no overhead transmission)	-	-
<b>Valuable papers and records</b>	\$10K occ. on premises \$5K off premises	\$25K on premises \$10K off premises	\$50K on premises \$10K off premises	\$50K on premises \$10K off premises	\$50K on premises \$10K off premises	\$50K on premises \$10K off premises	\$100K on premises \$25K off premises
Limits of insurance	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
<b>Outdoor signs</b>	\$1K attached	\$5K detached \$5K attached	\$5K detached \$10K attached	\$10K detached \$25K attached	\$10K detached \$25K attached	\$5K detached \$10K attached	\$5K detached \$10K attached
Loss conditions	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
<b>Loss payment issued to first named insured</b>	Included	Included	Included	Included	Included	Included	Included
Property definitions	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
<b>Waiting period (business income)</b>	72 hours	24 hours	24 hours	24 hours	24 hours	24 hours	24 hours

Liability coverages	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
<b>Care, custody and control property damage</b>	-	-	-	-	-	\$25K occ. \$50K agg. \$500 occ. ded.	\$25K occ. \$50K agg. \$500 occ. ded.
<b>Delivery errors and omissions</b>	-	-	-	\$10K \$250 ded.	\$10K \$250 ded.	-	-
<b>Electronic data liability</b>	-	\$25K occ.	\$50K occ.	\$50K occ.	\$50K occ.	\$50K occ.	\$50K occ.
<b>Product recall expense</b>	-	\$10K/ product recall \$10K agg. \$1K ded.	\$25K/ product recall \$50K agg. \$1K ded.	-	-	-	-

<b>Voluntary property damage</b>	-	-	-	-	-	\$5K occ. \$10K agg.	\$5K occ. \$10K agg.
<b>Water damage legal liability</b>	-	-	\$25K/premises	\$25K/premises	\$25K/premises	\$25K/premises	\$25K/premises
Coverage extension— supplementary payments	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
<b>Loss of earning to help with claim investigation</b>	\$250/day	\$500/day \$2.5K/policy	\$500/day \$5K/policy	\$500/day \$5K/policy	\$500/day \$5K/policy	\$500/day \$5K/policy	\$500/day \$5K/policy
Modified exclusions	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
<b>Coverage—expanded perils for damage to premises rented</b>	-	Included	Included	Included	Included	Included	Included
<b>Coverage—property damage to borrowed equipment while not in use</b>	-	-	-	-	-	\$25K occ.	\$25K occ.
<b>Coverage—property damage to elevators</b>	-	-	-	-	-	Included	Included
<b>Redefined—expected or intended injury/damage</b>	-	Included	Included	Included	Included	Included	Included
Who is an insured	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
<b>Additional insured — controlled insurance program (wrap-up) off- premises operations only—owners, lessees or contractors</b>	-	-	-	-	-	-	Included
<b>Additional insured — engineers, architects or surveyors not engaged by the named insured</b>	-	-	-	-	-	Included	Included
<b>Additional insured — grantor of franchise</b>	-	Included	Included	Included	Included	-	-
<b>Additional insured — lessor of leased equipment</b>	-	Included	Included	Included	Included	Included	Included
<b>Additional insured — managers or lessors of premises</b>	-	Included	Included	Included	Included	Included	Included



Who is an insured cont.							
<b>Additional insured — owners, lessees or contractors — automatic status when required in construction or service agreement with you</b>		-	-	-	-	Included	-
<b>Additional insured — owners, lessees or contractors — automatic status when required in construction or service agreement with you including upstream parties</b>	-	-	-	-	-	-	Included
<b>Additional insured — products-completed operations coverage including upstream parties</b>	-	-	-	-	-	-	Included
<b>Additional insured — state or governmental agency or subdivision or political subdivision — permits or authorizations</b>	-	-	-	-	-	Included	Included
<b>Additional insured — vendors</b>	-	Included	Included	Included	Included	Included	Included
<b>Broadened named insured to include entities which insured owns more than 50% of the voting stock</b>	-	Included	Included	Included	Included	Included	Included
<b>Employee injury to another employee</b>	-	-	-	-	-	Included	Included
<b>Newly acquired organizations</b>	-	Included (with 180-day reporting requirement)	Included (with 180-day reporting requirement)	Included (with 180-day reporting requirement)	Included	Included (with 180-day reporting requirement)	Included (with 180-day reporting requirement)
<b>Liability and medical expenses limits of insurance</b>	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant	BOP-Pro Restaurant Plus	BOP-Pro Contractor	BOP-Pro Contractor Plus
<b>Aggregate limit per location</b>	-	Included	Included	Included	Included	Included	Included
<b>Aggregate limit per project</b>	-	-	-	-	-	Included	Included
<b>Knowledge of occurrence redefined</b>	-	Included	Included	Included	Included	Included	Included

Liability and medical expense definitions	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant		BOP-Pro Contractor	BOP-Pro Contractor Plus
<b>Bodily injury redefined to include mental injury and anguish</b>	-	Included	Included	Included	Included	Included	Included
<b>Mobile equipment to include snow removal, road maintenance and street cleaning equipment less than 1,000 lbs. GVW</b>	-	-	-	-	-	Included	Included
Common policy conditions	BOP-Pro (base)	BOP-Pro Select	BOP-Pro Plus	BOP-Pro Restaurant		BOP-Pro Contractor	BOP-Pro Contractor Plus
<b>Blanket waiver of subrogation</b>	-	-	-	-	-	Included	Included
<b>Unintentional failure to disclose hazards</b>	-	Included	Included	Included	Included	Included	Included

*If there are any discrepancies between this flyer and the actual policy, the provisions of the policy shall prevail. Some states may not allow this form. Consult your agent regarding availability in your state.*

*This flyer is for informational purposes only and is accurate as of the publication date, may not reflect subsequent revisions, and is intended for use only by UFG Insurance agents and their customers and UFG Service Center employees. The terms and language in the insurance policy shall govern. UFG does not undertake any obligation to update the information contained in this brochure between publications.*