



Enhancing Workplace Safety!

Sentinel Restaurant Association Pricing Tool

- 6.5% group discount applied to Workers' Compensation premium
- Farmers, Truck, Mid-Century rates are eligible for association discount
- First year in business qualify for membership
- 5% discount applied to Commercial Auto when BOP is written
- 10% Franchise discount

Sentinel Restaurant Association Value Proposition

- Writing agents receive full commission
- Dedicated Loss Control consultants that can help you and your insured's develop an effective loss control plan
- Dedicated Home Office Association Team to help with your marketing efforts
- All classes may qualify for Preferred Pricing in Truck Insurance Exchange, Farmers Insurance and Mid-Century Insurance
- Farmerskey.com– a "Free" Human Resource for our insured's to help with employment issues and "Best Practices" in managing risk (EPLI)

Workers Compensation

Disability, Medical Payments, Survivor Benefits, Rehabilitation employers Liability coverage

Property

Provides coverage for building(s) and/or business personal property as described in the policy declarations.

Auto

Provides coverage for business auto(s); BI/PD, Medical Payments, UM, Physical Damage, Optional Equipment & towing

Sentinel Restaurant Association Membership Benefits

- Achieve a safer, more efficient work environment
- Quarterly Safety Newsletters
- Analysis of injuries and accidents and recommendation of safety programs
- Website with the latest safety news and information, safety tips, and links to other safety websites.
- Loss Control Services-Surveys, Loss History Analysis, Loss Control Programs, safety training material and much more

Liability

Provides coverage should the business owner become legally obligated to pay damages as a result of business operations

EPLI

Provides coverage for discrimination, wrong termination, sexual harassment, negligent promotion or retention and much more

Sentinel Restaurant Association

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For more information regarding this Association or any of our products we may offer please give us a call or visit our website at www.calsra.com



California Sentinel Restaurant Association

***Group Number** 34

***Membership:** A non-participating group for members of the Association of Restaurant Owners. Solicitation and enrollment of SRA is open all agents. To qualify for the group program, employers must meet the following criteria:

1. Restaurant owners' combined liquor, beer and wine sales may be No more than 50% of the total restaurant gross receipts.
2. Restaurant owners must confirm to safety recommendations Submitted by the associations safety committee and its carrier.

***Administrator:** The California Sentinel Restaurant Association is administered by:
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***Eligible States:** California

***Governing Classifications:** 9079(1) - Restaurant or Taverns—All Employees including Musicians and Entertainers—N.P.D (less than 50% Of receipts from sale of alcoholic beverages)
9079(6) - Restaurants—Fine Dining (Restaurants shall develop An estimated annual premium of \$15,000 or more and And engage exclusively in providing table service for Lunch and dinner meals only. Restaurants with Restricted menus, often referred to as coffee shops Sandwich shops and/or restaurants with only counter Service operations are not eligible to be written under This classification.)
9079(8)* - Fast Food—Must have at least 51% of the principal Payroll assigned to have this class code and be a part Any franchise.
8078(1) - Sandwich Shops—Not Restaurants
8078(2) - Beverage Preparation Shops (not bars or taverns)
8078(3) - Ice Cream or Frozen Yogurt Shops

***Anniversary Date of Group:** January 15

***Renewal Date:** (no common renewal date)

***Membership Advantages:** -Truck Insurance, Mid-Century Insurance and Farmers insurance Rates apply
-6.5% group discount applied to member's premium

***Membership Application and Membership Fee:** For new members, an enrollment for membership in the Sentinel Restaurant Association (SRN 31-0877) is to be completed and sent to the association with the annual non-refundable membership fee of \$50.00. Members must pay the association dues annually or the premium will be increased to eliminate any group discount. For membership application in the association contact:

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***Special Underwriting:** -All new business submissions must be accompanied by a prior carrier face sheet and 1 to 5 year loss history.
-Each participant must have an effective loss control safety program or agrees to implement such a program with Farmers assistance.
-Members must have a 3 year loss ratio of 35%.
-Members must have minimum 120% experience modification.
-Guidelines for fast food restaurants that is open after 11:00 pm:
Eligible accounts:
1. Drive-through service only with secured pass through windows
2. Inside and outside security cameras
3. Must have inside restrooms only
4. Three or more employees including a shift manager in attendance at all times

Ineligible accounts:

1. 24 hour locations unless they represent less than 10% of the total restaurant payroll
2. Evidence of robbery/burglary related claims

If written, the above criteria will be subject to loss control.

Note: All other underwriting guidelines apply. The WWCC will Issue the policy and perform all other services normally Normally involved in handling Workers' Compensation Policies. The WWCC will issue the policy and perform all Other service normally involved in handling Workers' Compensation policies.

***Association Products and Services:** - Quarterly safety committee meetings
- Newsletter

***Comments:** - The desired risk for this association is the family type restaurant.—Restaurant Owner must have a 3 to 5 year record of loss ratios depending on how long in Business (Workers' Compensation incurred losses compared to premiums), Which is above average for the restaurant industry.
- Restaurant owners must conform to safety recommendations submitted by the Association's safety committee.