

## 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 to 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 conform to safety recommendations submitted by the association's safety committee and its carrier.

*\*Administrator:*

The California Sentinel Restaurant Association is administered by:

Chris Nguyen  
20051 SW Birch, #300  
Newport Beach, CA 92660  
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*Eligible States:*

California

*Governing Classifications:*

**9079(1) - Restaurants 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 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 Exchange rates apply
  - 6.5% group discount applied to member's premium
  - Writing agents receive full commission

*\*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 a membership application in the association, contact  
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For issuance of the workers' compensation policy, follow the normal procedures by completing a standard company workers' compensation application and submitting the application, with a copy of the approved association application, to the Western Workers' Compensation Center (WWCC) for acceptance.

★*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 a 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 service 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.

***\*Safety group associations are independent profit and non-profit organizations with their own membership rules, membership fees, special minimum premiums, special underwriting guidelines, anniversary dates, products, and services. They are not part of the Farmers Insurance Group of Companies© and the guidelines and programs listed above are included for informational purposes only. Only approved associations can receive group discounts.***