



RAINBOW Business Owner's Policy

HOURS 8 AM to 8 PM

GET A QUOTE!

www.userainbow.com

THE RAINBOW STORY

Behind every bold restaurant is excellent insurance

Rainbow partners with local agents to serve up hand-crafted policies for almost any business that offers food.

ELIGIBLE RESTAURANTS

Fast food restaurants	New ventures
Cafes	Ghost kitchens
Casual dining	Pizzerias
Fine dining	Wine bars
Sandwich shops	and more!



OUR SPECIALS

- ★ A restaurant-focused submission with quote to bind in under 5 minutes
- ★ Quote before getting appointed
- ★ Shareable quotes
- ★ Answer fewer questions at submission
- ★ Customizable optional coverages
- ★ Live chat with Rainbow underwriters
- ★ Restaurant-specific questions for tailored coverage



AVAILABLE LIABILITY COVERAGES

General Liability

..... up to \$2M / \$4M

Liquor Liability up to \$1M / \$1M

Employment Practices Liability up to \$1M

Hired & Non-owned Auto up to \$1M

Cyber Liability up to \$1M

Eligible exposures

\$10M or less in annual revenue	Up to 5 locations
Less than 250 employees	New ventures with 3 years prior experience
65% or less in alcohol sales	



AVAILABLE PROPERTY COVERAGES

Up to \$5,000,000 TIV

Building

Business Personal Property

Business Income

Contamination

Eligible exposures

Customizable Property Enhancements

Tenant Betterments & Improvements

Utility Services

Spoilage

Ordinance & Law

Commercial & limited cooking
Buildings updated within the last 25 years

Locations within PC zones 1-8

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The experience of quoting & placing business has been second to none, and everyone I have dealt with has been friendly, knowledgeable & timely.

Russell Luttrell
Benson-Luttrell Insurance

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