



Restaurant Property

Property exposures are substantial from cooking equipment, electrical wiring, refrigeration units, and heating and air conditioning systems.

- All wiring should be current, up to code, and well maintained.
- All grills and deep fat fryers must have automatic fire extinguishing protection, hoods, and filters. There should be fuel shut-offs and adequate hand-held fire extinguishers.
- The kitchen must be kept clean and grease free to prevent the spread of fire. Filters should be changed frequently. Ammonia used in refrigeration units can explode.
- Spoilage exposure is very high. A small fire or a power outage of even moderate duration can cause all fresh and frozen goods to be condemned as unfit for consumption or sale due to the potential for contamination.
- If alcoholic beverages are served, the liquor should be stored in areas inaccessible to customers.
- Business income with extended time period coverage should be purchased. Losses can be minimized if there is an alternative location to continue operations and not lose customers. Returning to normal operations after a loss is difficult due to the lag time between reopening and returning to full income as regular customers may have moved to a new “favorite” restaurant.