



[Liability Application]
HOSPITALITY APPLICATION FORM



A: 830-800 W. Pender St. Vancouver, B.C V6C 2V6 T: 604.685.6533
TOLL FREE T: 1.877.685.6533 F: 604.685.6554 E: info@can-sure.com W: www.can-sure.com

HOSPITALITY APPLICATION FORM

PART 1 GENERAL INFORMATION

Broker: _____ Contact Person: _____ Tel: _____

Named Insured (Full Legal Name, All Entities):

Mailing Address: _____ Postal Code: _____

Risk Location Address: _____ Postal Code: _____

Name of Principals: _____

Website Address (if applicable): _____

Number of Years in Business: _____ Number of Years at This Location: _____ Number of Years Owned by Current Owner: _____

Is the Owner involved in the day-to-day management of the establishment? Yes No

If "No" to above, please provide details: _____

Desired Effective Date: _____ Existing Insurer: _____ Policy Number: _____

Expiring Premium: \$ _____ Target Premium:\$ _____ Last date you inspected risk: _____

Has any Insurer cancelled, declined, or refused you coverage? Yes No

If "Yes" to above, please provide details: _____

Number of Risks (Hospitality) Owned: _____

Description of Operations (check the appropriate box):

- | | | |
|---|---|---|
| <input type="checkbox"/> Pub / Sports Bar | <input type="checkbox"/> Night Club | <input type="checkbox"/> Casino Operations |
| <input type="checkbox"/> Restaurant | <input type="checkbox"/> Adult Entertainment / Exotic Dancing | <input type="checkbox"/> Casual Dining (Take Out) |
| <input type="checkbox"/> Fine Dining | <input type="checkbox"/> Hotel / Motel | <input type="checkbox"/> Rental of Rooms |
| <input type="checkbox"/> Neighbourhood Pub | <input type="checkbox"/> Resort | <input type="checkbox"/> Bowling Alley |
| <input type="checkbox"/> Beer / Liquor Store | <input type="checkbox"/> Private Club | |
| <input type="checkbox"/> Other (please describe): | | |

Please describe in detail the nature of the Applicant's operations:

Name and Address of Mortgagees and Lease Holders:

1. _____

2. _____

Describe any insured and uninsured losses having occurred in the past 5 years and state the value of each loss, before the deductible (if any) was applied:

PART 2 PROPERTY UNDERWRITING INFORMATION

- Fire Resistive** (Walls, floors, roof and supports of solid masonry)
- Masonry, Non-Combustible** (Walls of masonry; floors and roof of masonry or engineered non-combustible materials, supported by protected steel)
- Non-Combustible** (Walls, floors and roof of engineered non-combustible materials, supported by unprotected steel)
- Masonry (Including Mill)** (Walls of **greater** than 4" thick masonry; floors and roof of wood, supported by heavy timber, wood joists or unprotected materials)
- Masonry Veneer** (Walls of **less** than 4" thick masonry; floors and roof of wood, supported by wood joists or other combustible or susceptible material)
- Frame** (Walls, floors and roof of combustible materials, supported by wood or other combustible or susceptible material)
- Other** (please describe): _____

Distance to responding Fire Department: _____ Distance to Hydrant: _____

Other Occupancies (1st Floor): _____ 2nd Floor: _____ 3rd Floor and above: _____

Year Building Built: _____ If over 30 years old, have there been any updates to the building? Yes No

List type and year of most recent updates:

Heating/ Type:	Updates:	Plumbing/ Type:	Updates:	Electrical/ Type:	Updates:
Roof/ Type:	Updates:	Adjacent Exposures:			

Water Main Supply:

Does the Applicant have access to water shut off valves? Yes No

Is there proper drainage in the boiler/mechanical room (i.e. floor drain)? Yes No

Is there a sump pump? Yes No

Is there a supervised water alarm system? Yes No

Appliances:

Are all appliances connected with braided hoses? Yes No

Have all small tanks been replaced within the last ten years? Yes No

No. of Storeys: _____ General Housekeeping: _____

Total Building Sq. Ft: _____ Applicant's Sq. Ft: _____ Building Sprinklered? Yes No _____ %

Is there an alarm connected for fire detection? Yes No If "Yes", is it monitored? Yes No

Is the kitchen equipped with: Deep Fat Fryer Grill (Hot Plate)

Is there a ULC Automatic Fire Extinguishing system (if applicable)? Yes No

Is there a six-month maintenance contract in effect? Yes No Date of last inspection: _____

Is the Insured operational year-round? Yes No If "No", what is their operating season and what steps are taken to mitigate loss while closed?

EBI Considerations: Please confirm no single piece of equipment valued over \$100,000 Yes No

Please confirm no electronic equipment valued over \$100,000 Yes No

PART 3 CRIME UNDERWRITING INFORMATION

Burglary Alarm System: Monitored Local None Make of Alarm (if applicable):

Monitoring Company:

Safe Make:

Safe Class:

Safe Dimensions:

Frequency of Bank Deposits?

Deposited by whom?

Bars on Windows? Yes No

Dead Bolt on Doors? Yes No

If "No", please explain below:

Is there an ATM on premises? Yes No If "Yes", what is the maximum amount of cash in the machine at any one time? \$

What steps do you take to lessen or eliminate the impact of organized crime in your establishment? (please detail below):

PART 4 LIABILITY UNDERWRITING INFORMATION (GENERAL/ALL RISKS)

Licensed Capacity for described operations:

Hours of Operation: From: to # of days open per week:

Total Number of Employees:

Full-Time Employees:

Part-Time Employees:

GROSS RECEIPTS (Liquor receipts should not include beverage mix (bob), cover charge, coat checks, etc. Include in "Other")

	PAST 12 MONTHS	NEXT 12 MONTHS
LIQUOR RECEIPTS	\$	\$
FOOD RECEIPTS	\$	\$
ROOMS	\$	\$
COVER CHARGES	\$	\$
LIQUOR STORE SALES	\$	\$
OTHER (Describe):	\$	\$

Does the Applicant rent out the location for special functions (i.e. weddings, banquets, etc.)? Yes No

(If "Yes" to the above, please provide a copy of the rental agreement) Does the Applicant require proof of insurance? Yes No

How many stairs lead to/from the establishment? Stairs to Toilets? Yes No How many fire exits available to Customers?

Do you have valet parking? Yes No

Have you installed CCTV / surveillance cameras? Yes No

If "Yes" to above, how many cameras are there (inside / outside premises)?

Is there a surveillance retention protocol in place? Yes No If "Yes", how long is the surveillance retained for?

Do you maintain an incident log? Yes No

If "Yes" to above, is the log kept for a minimum of 5 years? Yes No (Please provide a copy of this log)

Do you have written policies and procedures regarding the service of alcohol? Yes No (If "Yes", please provide a copy)

PART 5 LIABILITY UNDERWRITING INFORMATION (STAFFING/ALL RISKS)

Do you provide regular training and education for your staff members? Yes No

Do you conduct regular staff meetings? Yes No

How often are staff meetings held? Are all employees required to attend? Yes No

Do you keep minutes or records relating to the minutes in terms of what was discussed? Yes No

How many employees at your establishment have been employed for more than 2 years?

Is snow removal completed by a qualified 3rd party contractor? Yes No

If "Yes" to above, do they carry a minimum of \$2MM CGL with the named insured as additional insured & certificate provided annually? Yes No

If "No" to snow removal question above, how is snow handled, and are logs kept?

PART 6 LIABILITY UNDERWRITING INFORMATION (RESTAURANTS)

Describe the type of food served:

ACTIVITIES (check all that apply)

- | | | |
|--|---|--|
| <input type="checkbox"/> Karaoke | <input type="checkbox"/> Disk Jockey | <input type="checkbox"/> Happy Hour Specials |
| <input type="checkbox"/> Movies / Videos | <input type="checkbox"/> Live Music | <input type="checkbox"/> Singles Night |
| <input type="checkbox"/> Dart Boards / Video Games | <input type="checkbox"/> Entertainers | <input type="checkbox"/> Other Drink Specials (i.e. Toonie Tuesdays) |
| <input type="checkbox"/> Pay-Per-View Events / UFC | <input type="checkbox"/> Sports Sponsorship | |
| <input type="checkbox"/> Pool Table | <input type="checkbox"/> Ladies Night | |
| <input type="checkbox"/> Other: (Describe): | | |

Is delivery offered? Yes No If "Yes", are all 3rd party companies (i.e. Uber) used exclusively, partially, or not at all:

If delivery is not 3rd party provided, do all delivery drivers carry their own auto insurance, including business use and minimum \$2MM third party liability? Yes No

Are catering services offered? Yes No If "Yes" does the Applicant loan out equipment for off-premises catering services? Yes No

PART 7 LIABILITY UNDERWRITING INFORMATION (PUBS & BARS: IN ADDITION TO RESTAURANT SECTION)

ACTIVITIES (check all that apply)

- | | | |
|--|---------------------------------------|------------------------------------|
| <input type="checkbox"/> Mechanical Bulls | <input type="checkbox"/> Pyrotechnics | <input type="checkbox"/> Strippers |
| <input type="checkbox"/> Raves | <input type="checkbox"/> Dance Floor | |
| <input type="checkbox"/> Other (Describe): | | |

Video Lottery Terminals (VLTS)? Yes No If "Yes", number of terminals:

Percentage of Customers within walking distance from your premises? %

Is Public Transport readily available? Yes No

Do you employ Security (Doormen/Bouncers)? Yes No If "Yes", number of Doormen/Bouncers:

Are Security (Doormen/Bouncers) employed by you? Yes No Or Sub-Contracted? Yes No

If Sub-Contracted, does the security service have and maintain a liability policy?

Yes No

If "Yes" to above, please provide limit of liability: \$

What procedures are used to "screen" for intoxicated patrons before entry?

How are patrons evicted from the premises?

Under what circumstances are the police called?

If Sub-Contracted, are you an Additional Insured on their insurance policy?

Yes No

Have all security personnel successfully completed security training as per the Provincial Liquor Act?

Yes No

Do all security personnel possess valid security licenses?

Yes No

Are all patrons appearing under age required to produce government issued identification?

Yes No

Has the establishment been cited for any infraction by the Liquor Control & Licensing Board during the past five years?

Yes No

If "Yes" to above, please provide details regarding the nature of the infraction below:

Has the Liquor Control & Licensing Board required you to attend any administrative or tribunal hearings during the past 5 years?

Yes No

If "Yes" to above, please provide the date(s) and details on the nature of the hearing(s) below:

Has your liquor permit ever been suspended or revoked in the past 5 years? Yes No If "Yes", please explain below:

How many points of alcohol service do you have?

Do you provide roaming "shooter service"? Yes No

Do you operate any points of alcohol service that are cash only? Yes No

Are there occasions when alcohol is served or purchased from non-permanent points of sale (i.e. Beer Barrel service)?

Yes No

If "Yes" to above, when and how?

Do you currently make use of any patron scanning technology, such as Treoscope?

Yes No

Are you a member of the Bar Watch Association?

Yes No

Have all of your serving personnel obtained their "Servers" certificate as required by Provincial Act?

Yes No

Have all owners, managers obtained the "Managers Service" certificate as required by Provincial Act?

Yes No

Is there a Designated Driver Program in use in your establishment and promoted by servers?

Yes No

Do you have food and non-alcoholic beverages readily available?

Yes No

Is there a taxi / public phone in the premises with phone number?

Yes No

Is taxi service available to your establishment? Yes No

Yes No

Will your staff call taxis for patrons? Yes No

Does your establishment offer to pay for taxi vouchers? Yes No

In what age group are the majority of your customers? Under 25 25 – 30 30 - 50 Over 50

If patron becomes visibly intoxicated:

- Alcohol service to patron is immediately stopped and food and non-alcoholic beverages offered
- Patron is asked to leave the premises
- If unwilling to leave, patron is peacefully ejected with appropriate steps to ensure patron arrives home safely
- Other methods (please explain below):

If a patron decides to drive off after being warned not to drive, and having been offered a ride, what steps are taken?

Are the Police called? Yes No

PART 7 LIABILITY UNDERWRITING INFORMATION (ACCOMMODATION – HOTELS & MOTELS)

ACTIVITIES (check all that apply)

- Events/Conference Room/No Dance Floor
- Events/Conference Room/With Dance Floor
- Swimming Pool
- Water Slide
- Onsite Restaurant/Pub. If "Yes", is it leased to a third party or operated by applicant? Yes No
If "Yes" to above, please complete Restaurant and/or Pub and Bar Sections
- Other (Please Describe):
- Athletic Events
- Long Term Stays
- Kitchenettes
- Hot Plates
- Hot Tub
- Fitness Centre
- Sauna

PART 8 COVERAGE REQUIREMENT (PER LOCATION)

PROPERTY & BUSINESS INTERRUPTION COVERAGES	AMOUNT OF INSURANCE
Building	\$
Equipment (Including Tenants Improvements)	\$
Stock	\$
Transit	\$
Business Interruption: <input type="checkbox"/> Profits (100% Co-Insurance)	\$
<input type="checkbox"/> Gross Earnings (80% Co-Insurance)	\$
<input type="checkbox"/> Monthly Earnings	\$
<input type="checkbox"/> Other:	\$
Rental Income	\$
Extra Expense	\$

Office Contents	\$
Computer (Hardware / Software)	\$
Miscellaneous Property Floater	\$
Other:	\$
Other:	\$
CRIME COVERAGES	AMOUNT OF INSURANCE
Inside and Outside Robbery	\$
Comprehensive 3D Coverage: <input type="checkbox"/> Employee Dishonesty – Form A	\$
<input type="checkbox"/> Employee Dishonesty – Form B	\$
<input type="checkbox"/> Loss Inside Premises	\$
<input type="checkbox"/> Loss Outside Premises	\$
<input type="checkbox"/> Money Orders Coverage	\$
<input type="checkbox"/> Deposit Forgery Coverage	\$
Other:	\$

LIABILITY COVERAGE	AMOUNT OF INSURANCE
Bodily Injury & Property Damage – per occurrence	\$
Products & Completed Operations – aggregate limit	\$
Personal Injury Liability – per occurrence	\$
Non-Owned Automobile Liability – per occurrence	\$
Tenants Legal Liability	\$
Advertising Liability	\$
Other:	\$
Other:	\$

Deductible Requested: \$1,000 \$2,500 \$5,000 \$10,000 Other: \$

OPTIONAL COVERAGES : (select any of the following optional coverages you require)

- | | | |
|---|--|---|
| <input type="checkbox"/> Sewer Back-Up | <input type="checkbox"/> Replacement Cost | <input type="checkbox"/> Property Extension Endorsement |
| <input type="checkbox"/> Flood | <input type="checkbox"/> By-Laws | <input type="checkbox"/> Comprehensive Property Extension End't |
| <input type="checkbox"/> Cyber/ Limit: \$ _____ | <input type="checkbox"/> Legal Expense | <input type="checkbox"/> Earthquake Deductible Buydown |
| <input type="checkbox"/> Property Terrorism | <input type="checkbox"/> Condo Unit Owner's Extensions: Deductible Loss Assessment Limit: \$ _____ | |
| <input type="checkbox"/> Earthquake | <input type="checkbox"/> Other (please describe): _____ | |

NOTICE TO APPLICANT:

Consumer and previous insurer reports containing personal, credit, factual or investigative information about the applicant may be sought in connection with this Applicant for Insurance or any renewal, extension or variation thereof. All provisions contained in the various forms issued under this contract shall be deemed to be contained in the present Application of Insurance. The policy may be deemed to be void and claims may be denied where:

- 1) An applicant for a contract:
 - a) Gives false or erroneous information to the prejudice of the insurer, or
 - b) Knowingly misrepresents or fails to disclose in the Application any fact required to be stated therein; or
- 2) The Insured contravenes a term of the Contract or commits a fraud; or
- 3) The Insured willfully makes a false statement in respect of a claim under the contract.

I CERTIFY THAT ALL STATEMENTS MADE IN THIS APPLICATION ARE COMPLETE AND ACCURATE, I AM AUTHORIZED TO CONTRACT ON BEHALF OF THE INSURED, AND I APPLY FOR A CONTRACT OF INSURANCE BASED UPON THE TRUTH OF THESE STATEMENTS.

I AM IN AGREEMENT THAT THIS DECLARATION SHALL HEREBY FORM PART OF THE INSURANCE CONTRACT.

Applicant's Signature: _____ Position: _____

Please print name: _____ Date: _____

BROKER DECLARATION

- How long have you known this applicant? _____
- Is this account new or renewal to you? _____
- Have you personally viewed the applicants operations? _____
- What is the condition of facilities and equipment? _____
- What is the applicant's attitude toward risk management and insurance? _____
- Do you recommend this applicant? _____

Broker's Signature: _____ Position: _____

Please print name: _____ Date: _____

Providing detailed information and submission of all documents requested will increase our efficiency and ability to obtain the most favourable terms. When available, please provide the following documents:

- 1) Copy of current menu (including relevant bar menu)
- 2) Copy of latest financial statements
- 3) Photos of the building (inside and out)
- 4) Copy of any recent loss control / appraisal report
- 5) Copy of Rental Agreement (if applicable)
- 6) Copy of Incident Log (if applicable)
- 7) Copy of Policies and Procedures regarding service of alcohol (if applicable)