Restaurant quote-preparation checklist

Gather the operating details

A starting point for restaurants and cafés in San Diego County and California. Use the boxes to track what is ready and note questions for the broker.

Business: ___________________________________ Review date: ______________

1. Business and service model

☐ Legal business name, locations and years in operation

☐ Menu, preparation methods, hours, seating and outdoor areas

☐ Dine-in, takeout, catering, events and any alcohol service

☐ Deliveries: vehicles, drivers and outside-platform arrangements

2. Sales and employees

☐ Annual sales estimates; identify food, alcohol and off-site sales

☐ Payroll estimates and duties: kitchen, service, cleaning and delivery

☐ Seasonal staffing, subcontractors and planned operational changes

☐ Current policy declarations, renewal dates and available loss information

3. Premises, equipment and stock

☐ Square footage, tenant improvements and lease insurance requirements

☐ Owned or leased equipment, replacement values and refrigeration

☐ Cooking, hood/fire-suppression and maintenance information

☐ Inventory and temperature-sensitive stock values

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Compare the coverage, not only the price

Use the same operating details for each proposal. Eligibility, endorsements and pricing depend on underwriting; this checklist does not replace an application.

4. Documents and questions to bring

- ☐ Lease and event/catering contract insurance requirements
- ☐ What is included, excluded or limited by a smaller sublimit?
- ☐ Are requested additional insured terms actually included?
- ☐ What assumptions about sales and payroll were used?

5. Coverage topics to discuss

- ☐ Property valuation, deductibles and continuing business expenses
- ☐ Business income triggers, waiting periods and restoration periods
- ☐ Equipment breakdown, spoilage and utility-interruption limitations
- ☐ Alcohol, delivery, vehicle and cyber exposures where applicable
- ☐ What must be completed before coverage can take effect?

Questions and follow-up items

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Request a quote at insurancesteel.com/schedule

Official references: California DIR: workers’ compensation questions · California Insurance Code §384: certificates of insurance

Read the companion article in our online Resources center

General educational checklist, not an application, quote, binder or proof of insurance. Coverage depends on underwriting and the policy's terms, limits, conditions and exclusions. Confirm coverage and its effective date in writing. Share documents through an appropriate channel; do not add unnecessary employee identifiers.