

# MEMBERSHIP with THE CHEF ALLIANCE



**ABOUT YOUR BUSINESS** NOTE: NAME OF INSURED is always the legal entity name which is either the corporation name or the member's actual name if they operate a sole proprietorship. In either case, they can still have a different OPERATING NAME.

Name of Insured \_\_\_\_\_

Operating Name/ Name of Business \_\_\_\_\_

Home/ Mailing Address \_\_\_\_\_

Business/ Location Address (if applicable) \_\_\_\_\_

Website Address www. \_\_\_\_\_

Do you provide services or products to...(Please answer Yes or No to BOTH options):

- End User (e.g. consumers &/or businesses who buy directly from you and consume the product or service, incl from Your website, Facebook Marketplace, Instagram, delivery apps, farmers markets, special events: Tier 1 & 2) **Yes / No**
- Businesses for resale, (e.g. restaurants, bakeries, convenience, grocery & ethnic stores, supermarkets etc.:Tier 3) **Yes / No**

Provide a description of your Business Operations in the box below. Please FULLY describe all activities of the business, incl:

- what type of food or culinary service(s) do you sell? (e.g. prepared meal delivery, canned preserves & sauces, fresh baked breads, frozen appetisers, private cooking lessons, in-home personal chef services etc ... )
- who do you sell to? (e.g. the general public, businesses for own use, grocery stores, local ethnic stores, etc ... )
- who prepares the food or provides the culinary service? (e.g. you, your family members, your staff or a third party contractor... )
- where do you prepare the food? (e.g. at home~, in a shared commercial kitchen, in a client's home, in my own retail location, in a premises leased by me...)
- how/where you sell your product or service? (social media, stores, farmers markets, UberEats, my website... )

~ When preparing food at home for sale, you are advised to follow all Licensing, Building and Zoning and Public Health requirements and to notify your home insurer

What is your Estimated Gross Annual Revenue? Select One.

Below \$49,999      \$50-99,999      \$100-200,000      \$200,000+

## FOOD SAFETY CERTIFICATION

Do you have a valid Food Handlers Certificate?      Yes / No      If Yes, please provide the expiry date ( M M / Y Y Y Y )

If there is no expiry date, please provide the issue date      ( M M / Y Y Y Y )

# MEMBERSHIP with THE CHEF ALLIANCE

Name of Insured \_\_\_\_\_

**COMMERCIAL GENERAL LIABILITY INSURANCE - THE CHEF INSURANCE PROGRAM**

Have you had any business-related insurance **CLAIMS** in the past 5 years? Yes / No  
 If YES, provide details below; add extra page if required:

COVERAGE & PROGRAM DETAILS	COVERAGE & PROGRAM EXCLUSIONS
<ul style="list-style-type: none"> <li>Bodily Injury /property Damage</li> <li>Personal &amp; Advertising Injury</li> <li>Products Completed Operations (Aggregate)</li> <li>Medical Payments: \$10,000</li> <li>Tenant's legal liability: \$250,000</li> <li>Owners, Managers or Lessors of Premises as Additional Insured</li> <li>Cooking classes (in clients' homes and online)</li> <li>Personal and Private Chef services, cooking in a client's home</li> <li>Cooking for small dinner parties in clients homes, up to 25 people</li> <li>Catering for small corporate functions, weddings etc., up to 25 people</li> <li>Personally prepare food at home or in a shared commercial kitchen for pickup or delivery</li> <li>Personally prepare food at home or in a shared commercial kitchen to sell at Farmers Markets, on your own website/social media, or in retail stores</li> </ul>	<ul style="list-style-type: none"> <li>USA sales, operations and jurisdiction exclusion</li> <li>Total automobile exclusion</li> <li>Total liquor exclusion (Chef may make recommendations if requested but will not buy or serve alcohol)</li> <li>Abuse</li> <li>Residents of QC</li> <li>Product manufactured by a 3rd party contractor/business</li> <li>Businesses that have their own leased physical location</li> <li>Businesses with prior claims</li> </ul>

**Coverage Options & Annual Premiums:**

How Much Commercial General Liability Insurance Coverage are you requesting?      \$1million      \$2million      \$5million

Commercial General Liability Insurance Coverage Limits	Gross Annual Revenue Up To \$100,000 (Tier 1)^	Gross Annual Revenue from \$100,000 - \$200,000 (Tier 2)^	Gross Annual Revenue Up To \$200,000; Including Retail Sales* (Tier 3)^
\$1,000,000	\$300	\$341	\$750
\$2,000,000	\$360	\$408	\$850
\$5,000,000	\$540	\$613	\$1,000

Premiums are 100% fully earned. Deductible: \$1,000. Non-refundable \$25 policy fee^ applies. \*Retail sales refers to sales through 3rd party businesses. ^subject to applicable taxes

**LARGE EVENT COVERAGE (LEC)**

This is required for catered events of 26-200 guests. This can be added at any time; min. 5 business days notice required. Program has a maximum limit of 25 Large Events per Policy Term. Cost^: \$125 and \$25 policy fee per event.

Do you require Large Event Coverage? Yes / No      How many/ year? \_\_\_\_\_

**THIS APPLICATION IS SUBMITTED WITH THE FOLLOWING SPECIFIC UNDERSTANDING:**

- a) Applicant warrants and represents that the above answers and statements are in all respects true and material to the issuance of a Certificate of Insurance and that Applicant has not omitted, suppressed or misstated any facts.
- b) The signing and filing of this application does not bind the Applicant or the Company and no Insurance shall be deemed effective unless a certificate of Insurance is issued by the Broker in response thereto.
- c) All exclusions in the Policy apply regardless of any answers or statements in this Application.
- d) If any of the above questions have been answered fraudulently, or in such a way as to conceal or misrepresent any material fact or circumstance concerning this Insurance or the subject thereof, coverage shall be void.

Applicant Signature \_\_\_\_\_

Date ( DD / MM / YYYY ) \_\_\_\_\_