CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-CATERING-CHK Rev. 09-2026

CATERING — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for off-premises caterers. Priorities reflect typical exposure; confirm against alcohol, on-site cooking, and event size.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Commercial General Liability (incl. Products)**	Covers foodborne illness and allergic reactions at events.	CORE
☐	**Liquor Liability**	Needed if the caterer serves or sells alcohol.	SITUATIONAL
☐	**Commercial Auto / Hired & Non-Owned**	Covers delivery vans and staff driving to events.	CORE
☐	**Inland Marine / Equipment**	Covers chafers, burners, and equipment at venues.	PREVALENT
☐	**Workers' Compensation**	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is an event outbreak. Catered food often travels for hours and sits on buffets, and one temperature or allergen error can sicken hundreds of guests at a wedding or conference. Caterers should log transport and holding temperatures, collect allergies before every event, and confirm products coverage limits reflect their largest events.