

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.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.