CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

COFFEE SHOP & CAFE — 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 coffee shops and cafes. Priorities reflect typical exposure; confirm against drive-thru and delivery volume.

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 hot-beverage burns and food claims — the core coverage.	CORE
☐	**Umbrella / Excess Liability**	Adds limits for a severe burn verdict.	PREVALENT
☐	**Commercial Property & Business Income**	Covers the shop, equipment, and lost income after a fire or closure.	CORE
☐	**Equipment Breakdown & Spoilage**	Covers refrigeration failures and spoiled stock.	PREVALENT
☐	**Workers' Compensation**	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is burn severity. In March 2025, a jury awarded $50 million to a delivery driver burned when a barista didn't secure a hot tea in a carrier at a drive-thru. Hot drinks handed to drivers and customers are a constant source of claims. Shops should write and train a handoff procedure, use carriers for multi-drink orders, test lid fit, and consider umbrella limits.

IMPORTANT — PLEASE READ