

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

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.