

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 food banks, food pantries, mobile pantries, and food rescue programs. Priorities reflect typical exposure for this class; confirm against your actual programs and volunteer base.

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 & Products Liability	Covers illness claims from distributed food and injuries at pantries and distributions.	CORE
☐ Volunteer Accident	Pays medical bills for volunteers hurt lifting or sorting — they aren't covered by workers' comp.	CORE
☐ Spoilage / Equipment Breakdown	Covers food lost when coolers or freezers fail or the power goes out.	CORE
☐ Directors & Officers	Covers board decisions, grant disputes, and claims of unfair distribution.	CORE
☐ Commercial Auto / Hired & Non-Owned Auto	Covers trucks and volunteers delivering food in their own cars.	PREVALENT
☐ Workers' Compensation	Required for paid staff; warehouse lifting and forklift injuries.	PREVALENT
☐ Property & Business Income	Covers warehouse, racking, and donated inventory, plus extra expense to keep serving after a loss.	PREVALENT
☐ Umbrella / Excess Liability	Adds limits above GL and auto for serious vehicle or warehouse accidents.	PREVALENT
☐ Abuse & Molestation	Needed when youth volunteers or children's programs are involved.	SITUATIONAL
☐ Cyber / Privacy Liability	Covers client intake data and online donations.	SITUATIONAL
☐ Crime / Fidelity	Covers theft of donations, cash, or food inventory.	SITUATIONAL
☐ Employment Practices Liability	Covers claims by staff, including harassment and wrongful termination.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by food banks and pantries is volunteers. Most of the work is done by people who aren't employees, so workers' comp doesn't cover their injuries, and warehouse lifting, forklifts, and mobile distributions all put them at risk. Federal law protects you when you distribute donated food in good faith, but it doesn't cover injuries, spoilage, or the indemnity you agree to in partner agreements. Add volunteer accident coverage, confirm spoilage limits match your peak inventory, and check what your food bank agreement makes you responsible for.

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.