CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

FOOD TRUCK — 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 food trucks and mobile kitchens. Priorities reflect typical exposure; confirm against propane systems and events.

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 Auto**	Covers the truck on the road — personal auto policies exclude business use.	CORE
☐	**Commercial General Liability (incl. Products)**	Covers customer injuries, foodborne illness, and propane-blast injuries to bystanders.	CORE
☐	**Inland Marine / Equipment**	Covers cooking equipment, generators, and the kitchen build-out.	CORE
☐	**Additional Insured Endorsements**	Event organizers and venues usually require them.	PREVALENT
☐	**Workers' Compensation**	Required in most states; burns are the leading injury.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is propane in a crowd. In 2014, an overfilled cylinder on a Philadelphia food truck exploded, killing two people; claims settled for $160 million. Propane blasts injured food-truck workers in three states in 2024. Owners should have the system inspected yearly, never overfill, leak-test at every setup, install a gas detector, and confirm both auto and GL respond to an explosion.

IMPORTANT — PLEASE READ