

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

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.