FOOD TRUCK COVERAGE SELF-REVIEW CHECKLIST

How to use this: Pull out your current policy’s declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can’t confirm isn’t a problem — it’s simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A COMMERCIAL AUTO (IT'S A VEHICLE)

- ☐ **Commercial auto** for the truck (personal auto excludes business use).
- ☐ Limits reflect a large vehicle in traffic daily.

B GENERAL LIABILITY & PRODUCTS / FOODBORNE (IT'S A KITCHEN)

- ☐ **General liability** for customer injuries.
- ☐ **Products liability** for foodborne illness / food-related claims.

C EQUIPMENT BREAKDOWN & SPOILAGE

- ☐ Cooking / refrigeration equipment covered.
- ☐ **Spoilage** from breakdown or power failure addressed.

D PROPERTY / CONTENTS

- ☐ Truck build-out and equipment at replacement cost.

E EVENTS, PEOPLE & REVIEW

- ☐ GL / additional insured for festivals and venues that require it.
- ☐ **Workers comp** for staff; reviewed at least annually.

F QUESTIONS WORTH ASKING YOUR BROKER

- “Do I have commercial auto — personal auto won't cover business use?”
- “Do I have products liability for a foodborne-illness claim?”
- “Is spoilage covered if my refrigeration fails?”
- “Can I produce a certificate and add a venue as additional insured?”
- “Is my truck build-out insured at replacement cost?”

G 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. 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.