

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 ghost kitchens and shared commissary kitchens. Priorities reflect typical exposure; confirm against tenants.

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 Property & Business Income	Covers the kitchen and lost income — one fire can shut down every operator.	CORE
☐ General Liability (incl. Products)	Covers foodborne illness and allergen claims from food produced on site.	CORE
☐ Equipment Breakdown	Covers hoods, walk-ins, and cooking equipment.	PREVALENT
☐ Spoilage	Covers food lost to equipment failure or power outage.	PREVALENT
☐ Hired & Non-Owned Auto	Covers employees delivering in their own cars.	SITUATIONAL
☐ Liquor Liability	Needed if alcohol is sold or delivered.	SITUATIONAL
☐ Workers' Compensation	Covers kitchen staff — burns and cuts are common.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is tenant risk. When many businesses cook under one roof, a tenant's fire or foodborne illness can land on the facility owner — especially if tenants don't carry their own insurance. Operators should require tenant coverage naming them, track certificates, and size business income for a shared-hood fire.

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.