CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

ICE CREAM & FROZEN DESSERT SHOP — 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 ice cream, frozen yogurt, and gelato shops. Priorities reflect typical exposure; confirm against production and parties.

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 Liability (incl. Products)**	Covers foodborne illness and allergic reactions.	CORE
☐	**Equipment Breakdown & Spoilage**	Covers freezer failures — a thawed inventory can be a total loss.	CORE
☐	**Commercial Property & Business Income**	Covers the shop, equipment, and lost income after a fire or closure.	CORE
☐	**Product Recall**	Needed if the shop makes and sells packaged ice cream.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is spoilage coverage. A freezer failure or power outage can destroy the entire inventory, and standard property forms often exclude or sublimit spoilage. Listeria, which survives freezing, is the severe liability risk. Shops should carry equipment breakdown and spoilage coverage, log freezer temperatures, and clean soft-serve machines on the manufacturer's schedule.

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.