CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

ICE CREAM 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 ice cream and frozen-dessert trucks. Priorities reflect typical exposure; confirm against routes and driver arrangements.

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 crashes and child-pedestrian injuries near the truck — the core coverage.	CORE
☐	**Umbrella / Excess Liability**	Adds limits for a child's death or serious injury.	CORE
☐	**Commercial General Liability (incl. Products)**	Covers product claims and injuries while stopped.	CORE
☐	**Abuse & Molestation**	Covers allegations involving drivers and children — often excluded.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is the severity of child-pedestrian claims. Children run toward ice cream trucks and into traffic, and a single death can exceed primary auto limits. Owners should carry umbrella limits, keep stop arms and crossing arms working, stop only on safe curbsides, screen every driver, and confirm contractors or lessees carry their own coverage.

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.