CORY WASHINGTON & CO.

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JUICE BAR & SMOOTHIE 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 juice bars and smoothie shops. Priorities reflect typical exposure; confirm against bottled juice and add-ins.

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
☐	**Product Recall**	Covers recalls of bottled juice.	SITUATIONAL
☐	**Commercial Property & Business Income**	Covers the shop, equipment, and lost income after a fire or closure.	CORE
☐	**Equipment Breakdown & Spoilage**	Covers refrigeration failures and spoiled stock.	PREVALENT
☐	**Workers' Compensation**	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is raw produce with no kill step. Fresh juice and smoothies carry pathogens from produce straight to the customer, and bottled juice must meet federal treatment or warning-label rules. Supplement add-ins like CBD or kratom can also fall outside products coverage. Shops should sanitize produce, follow FDA juice rules, and confirm add-ins are legal and covered.

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.