

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 personal and private chefs. Priorities reflect typical exposure; confirm against where meals are prepared.

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 allergic reactions, illness, and damage to clients' kitchens.	CORE
☐ Hired & Non-Owned / Business Auto	Covers driving to clients and shopping for ingredients.	PREVALENT
☐ Professional Liability	Covers claims over dietary or meal-plan errors.	SITUATIONAL
☐ Crime / Bond	Covers theft allegations in clients' homes.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is an allergen error for a known client. Personal chefs cook for people with documented allergies and medical diets, where one cross-contact mistake can cause anaphylaxis — and homeowners policies won't cover the chef's business. Chefs should carry products coverage, use written allergy questionnaires, check every label, and label meals left for later.

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.