CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

PERSONAL CHEF — 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 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