CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

RESTAURANT — 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 restaurants. Priorities reflect typical exposure; confirm against alcohol, delivery, and building ownership.

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 Property & Business Income**	Covers the kitchen, equipment, and lost income after a fire — the most common severe loss.	CORE
☐	**Commercial General Liability**	Covers guest injuries and foodborne illness.	CORE
☐	**Liquor Liability**	Needed if alcohol is served — excluded from GL for businesses that sell alcohol.	SITUATIONAL
☐	**Equipment Breakdown & Spoilage**	Covers coolers, freezers, and spoiled food after a breakdown or outage.	PREVALENT
☐	**Hired & Non-Owned Auto**	Covers employees delivering food in their own cars.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states; burns, cuts, and slips drive claims.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is the kitchen fire. Cooking equipment is the leading cause of restaurant fires, and a closure can outlast a thin business-income limit. Restaurants should confirm business-income limits cover a realistic rebuild, keep UL 300 suppression inspected every six months, and clean hoods and ducts on the NFPA 96 schedule — carriers often ask for the cleaning certificates.

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.