

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 snack bars and concession stands. Priorities reflect typical exposure for this class; confirm against your actual products, locations, and operations.

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
☐ General Liability incl. Products	Covers foodborne illness and burns at public venues.	CORE
☐ Blanket Additional Insured	Venues require AI status before you can open.	CORE
☐ Contractual Liability (Insured Contract)	Covers indemnity owed to venues.	CORE
☐ Workers' Compensation	Covers seasonal teen staff and fryer burns.	CORE
☐ Equipment Floater	Covers portable fryers, popcorn machines, and carts.	PREVALENT
☐ Umbrella	Adds limits venue contracts often require.	PREVALENT
☐ Property (Contents at Venue)	Covers equipment and stock in the venue's building.	PREVALENT
☐ Liquor Liability	Needed where beer or alcohol is sold.	SITUATIONAL
☐ Employment Practices Liability	Covers minor-labor and wage claims.	SITUATIONAL
☐ Commercial Auto	Covers hauling equipment and stock between venues.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by concessionaires is a contract-coverage mismatch. Venue agreements demand broad indemnity regardless of insurance, but the policy may have no blanket additional-insured endorsement or may limit contractual liability. Review each venue contract against the policy's insured-contract definition before the season opens.

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.