

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 vending operators. Priorities reflect typical exposure; confirm against machine count, food service, and cashless payments.

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 tip-over injuries and product claims — location owners usually require additional insured status.	CORE
☐ Inland Marine (Machines at Locations)	Covers machines at third-party sites — standard property covers only your own premises.	CORE
☐ Crime (Employee Theft & Burglary)	Covers route cash theft and machine break-ins.	PREVALENT
☐ Commercial Auto	Covers route vehicles.	CORE
☐ Cyber Liability	Covers card skimming and payment data breaches.	SITUATIONAL
☐ Workers' Compensation	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for machines away from the business's own premises. Standard property policies cover property at your locations, not machines placed at hundreds of third-party sites — inland marine does. Operators should schedule every machine, anchor uprights against tipping, and confirm additional-insured requirements in each location agreement.

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.