**Use this checklist to find the best insurance for your restaurant or food business:**

| Gather Business Information | Year business started: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Owner’s number of years in business: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Claims history: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Annual revenue (historical): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Annual revenue (projected): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Value of kitchen equipment: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Value of dining room equipment/ furnishings: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Employees:  # full time:\_\_\_\_\_\_\_\_ # part time: \_\_\_\_\_\_\_\_ | | |
| --- | --- | --- | --- |
| Determine Insurance Needs | * General Liability (covers 3rd Party injuries & property damage) * Commercial Property (covers physical assets) * Business Owner’s Policy (BOP) (combination General Liability & Commercial Property) * Workers’ Compensation (covers employee injuries) * Food Spoilage (covers losses due to spoiled food) * Liquor Liability (essential if serving any type of alcohol) | | |
| Evaluate Special Coverages | * Inland Marine (covers off-site equipment) * Commercial Auto (if using business vehicles for events, catering, delivery) * Hired and Not Owned (HNOA) (covers employee-owned vehicles used for business) | | |

| **Insurance Provider Comparison** | | |
| --- | --- | --- |
| **Provider 1:** | **Provider 2:** | **Provider 3:** |
| Annual premium: \_\_\_\_\_\_\_\_\_\_  Monthly premium: \_\_\_\_\_\_\_\_\_  Deductible: \_\_\_\_\_\_\_\_\_\_\_\_\_ | Annual premium: \_\_\_\_\_\_\_\_\_\_  Monthly premium: \_\_\_\_\_\_\_\_\_  Deductible: \_\_\_\_\_\_\_\_\_\_\_\_\_ | Annual premium: \_\_\_\_\_\_\_\_\_\_  Monthly premium: \_\_\_\_\_\_\_\_\_  Deductible: \_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Payout Limits** | | |
| Aggregate: \_\_\_\_\_\_\_\_\_\_\_\_\_\_  Per-claim: \_\_\_\_\_\_\_\_\_\_\_\_\_\_  Exclusions: \_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Aggregate: \_\_\_\_\_\_\_\_\_\_\_\_\_  Per-claim: \_\_\_\_\_\_\_\_\_\_\_\_\_\_  Exclusions: \_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Aggregate: \_\_\_\_\_\_\_\_\_\_\_\_\_\_  Per-claim: \_\_\_\_\_\_\_\_\_\_\_\_\_\_  Exclusions: \_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Included Coverages** | | |
| * General Liability * Property * BOP * Liquor Liability * Food Spoilage * Commercial Auto * Other: * Other: * Other: | * General Liability * Property * BOP * Liquor Liability * Food Spoilage * Commercial Auto * Other: * Other: * Other: | * General Liability * Property * BOP * Liquor Liability * Food Spoilage * Commercial Auto * Other: * Other: * Other: |
| **Ratings** | | |
| Customer ratings: \_\_\_\_\_\_\_\_\_\_  Financial Stability Rating: \_\_\_\_\_\_ | Customer ratings: \_\_\_\_\_\_\_\_\_\_  Financial Stability Rating: \_\_\_\_\_ | Customer ratings: \_\_\_\_\_\_\_\_\_\_  Financial Stability Rating: \_\_\_\_\_\_ |
| **Available Extras** | | |
| * 24/7 customer support * Online portal * Mobile app * Risk management resources | * 24/7 customer support * Online portal * Mobile app * Risk management resources | * 24/7 customer support * Online portal * Mobile app * Risk management resources |