**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
 |