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RESTAURANT INSURANCE COVERAGE CHECKLIST

ESSENTIAL COVERAGES

- ☐ **General Liability Insurance** – Covers customer slip & fall, property damage, advertising liability.
- ☐ **Workers' Compensation Insurance** – Required in California if you have employees; covers medical bills and lost wages.
- ☐ **Commercial Property Insurance** – Protects your building and contents against fire, theft, or natural disaster.
- ☐ **Business Interruption Insurance** – Reimburses lost income if your restaurant must close due to a covered event.

INDUSTRY- SPECIFIC COVERAGES

- ☐ **Liquor Liability Insurance** – Covers claims if a patron becomes intoxicated and causes harm.
- ☐ **Food Contamination / Spoilage Coverage** – Protection if power outages or equipment breakdown spoil your food inventory.
- ☐ **Equipment Breakdown Coverage** – Covers repair/replacement costs for stoves, refrigerators, HVAC, and other critical equipment.
- ☐ **Business Interruption Insurance** – Reimburses lost income if your restaurant must close due to a covered event.

OPTIONAL/ADDITIONAL COVERAGES

- ☐ **Commercial Auto Insurance** – If your restaurant offers delivery or uses vehicles.
- ☐ **Umbrella Liability Insurance** – Extra layer of liability protection above other policies.
- ☐ **Employment Practices Liability (EPLI)** – Covers claims of wrongful termination, discrimination, or harassment.
- ☐ **Crime Insurance** – Protects against employee theft or burglary.

QUICK SELF-CHECK

- ☐ **Do you serve alcohol?** - Liquor Liability is a must.
- ☐ **Do you have employees?** - Workers' Comp is required.
- ☐ **Do you own expensive equipment?** - Property & Breakdown Coverage.
- ☐ **Do you process credit cards online?** - Cyber Liability.



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