



# Catering Insurance Coverage Checklist

Use this checklist before booking an event to make sure your business meets common legal, venue, and client insurance requirements.

## Required or Commonly Expected Coverages

- General liability insurance (often at least \$1M per occurrence/\$2M aggregate)
- Products-completed operations coverage
- Damage to premises rented to you coverage
- Medical payments coverage
- Commercial auto insurance for any owned, rented, or leased work vehicles
- Workers compensation insurance (required in most states once you hire employees)
- Liquor liability insurance (required if you sell, serve, or provide alcohol)

## Strongly Recommended Coverages

- Tools and equipment (inland marine) insurance for mobile catering gear
- Cyber liability insurance if you accept online payments or store client data digitally
- Product liability for bodily injury and property damage claims caused by your product (food & beverage)

## Before Every Event

- Make sure your coverage is active and not expired
- Confirm venue-specific insurance requirements (including limits and coverage types)
- Add venue/client as an additional insured to your policy upon request
- Provide Certificate of Insurance (COI) to the venue/client

*Need coverage before your next event? Get [catering insurance](#) online in minutes from **FLIP!***