Bakery Insurance

Restaurants, bars & hospitality - coverage overview, limitations and how to get a quote



OVERVIEW

Bakeries run ovens and mixers early in the morning, and carriers look at oven type, wholesale accounts, allergens and equipment values.

WHAT'S COVERED

Property and equipment
Ovens, mixers, display cases and inventory.

General liability
Customer injuries in your shop.

Product liability
Allergen and illness claims from baked goods.

Equipment breakdown
Repair of failed ovens and refrigeration.

Business income
Lost income while equipment is down.

Good to know
Clear allergen labeling and cross-contact procedures help with product liability, especially if you sell wholesale.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Allergen claims where products were not labeled correctly on some policies
- × Wholesale products recalled by grocery partners unless recall is added

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Retail vs. wholesale sales
- Oven types
- Equipment list and values
- Wholesale accounts and contracts

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/bakery/

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