Catering Insurance

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



OVERVIEW

Caterers work at venues they do not control, so carriers look at off-site events, food handling, alcohol service and vehicles hauling food and equipment.

WHAT'S COVERED

General liability
Guest injuries and venue damage at events.

Liquor liability
Alcohol you serve at catered events.

Commercial auto
Vans and trucks hauling food to events.

Food-borne illness
Claims from guests who get sick from your food.

Equipment floater
Chafers, tents and gear while on the road.

Good to know
Most venues require a certificate naming them as additional insured – make sure your policy allows blanket additional insureds.

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:

- × Damage to venue property in your care on some forms
- × Alcohol served by the client if you are not the licensed server

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

- Number of events per year
- Largest event size
- Commissary kitchen details
- Liquor license or permits
- Five years of loss runs

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/catering/

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