Commercial Kitchen Insurance (Shared)

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



OVERVIEW

Shared kitchens rent space to many food businesses, so carriers look at tenant contracts, insurance requirements for renters and fire protection.

WHAT'S COVERED

General liability
Injuries to renters and visitors on premises.

Property
Building, hoods, ovens and walk-in coolers.

Equipment breakdown
Repair of shared kitchen equipment.

Spoilage
Tenant food lost to cooler failure.

Business income
Lost rental income after a covered loss.

Good to know
Requiring every tenant to carry their own general liability and name you as additional insured is the biggest factor underwriters review.

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:

- × Tenants' own products and operations
- × Tenant food stock unless you choose to insure it

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 tenants and contracts
- Tenant insurance requirements
- Equipment list
- Hood suppression service records

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/commercial-kitchen-shared/

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