Food Truck Insurance

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



OVERVIEW

Food trucks need both auto and general liability, and carriers ask about cooking equipment, propane, where you park and the events you work.

WHAT'S COVERED

Commercial auto
Liability and physical damage for the truck or trailer.

General liability
Customer injuries and food-borne illness claims.

Equipment
Grills, fryers, generators and coolers on board.

Spoilage
Food lost to refrigeration breakdown.

Event certificates
Additional insureds for festivals and venues.

Good to know
A fire-suppression system over the fryer and secured propane tanks are often required, and festival organizers usually want a $1M / $2M certificate.

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:

- × Cooking equipment under a personal auto policy
- × Theft from an unlocked or unattended truck on many forms

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

- VIN and value of truck or trailer
- Driver list and licenses
- Equipment list
- Events and locations you work

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/food-truck/

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