Ghost Kitchen Insurance

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



OVERVIEW

Ghost kitchens cook for delivery apps only, so carriers look at cooking exposure, brands run from the kitchen and how food reaches customers.

WHAT'S COVERED

General liability
Food-borne illness and product claims.

Property
Cooking equipment, hoods and inventory.

Hired and non-owned auto
If your staff deliver in their own cars.

Spoilage
Food lost to cooler or power failure.

Business income
Lost delivery sales after a covered loss.

Good to know
Most ghost kitchens rely on third-party drivers – confirm the app platform agreements before assuming you need auto coverage.

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:

- × Delivery driver accidents when the platform's driver is at fault
- × Other brands operating in your space unless named

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 virtual brands
- Delivery platforms used
- Kitchen lease or license
- Equipment list

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/ghost-kitchen/

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