# Pizzeria Insurance

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



## OVERVIEW

Pizzerias combine high-heat ovens and often delivery, so carriers look at oven type, hood protection, delivery drivers and alcohol sales.

## WHAT'S COVERED

**General liability**
Customer injuries and food claims.

**Property**
Ovens, coolers, building and inventory.

**Business income**
Lost sales after a kitchen fire.

**Hired and non-owned auto**
Delivery drivers using their own cars.

**Workers compensation**
Burns and driver injuries.

**Good to know**
Wood- or coal-fired ovens need a solid-fuel hood system and chimney cleaning records, or many carriers will decline.

## 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 without hired and non-owned auto
- × Solid-fuel oven fires where cleaning was skipped

**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

- Oven type and count
- Delivery details and drivers
- Annual food and alcohol sales
- Hood cleaning 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/pizzeria/

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