FOOD VENDOR INSURANCE CHECKLIST

For carts, trailers, tents, kiosks and booths at markets, fairs and events. Tick each box before you buy, and again before opening day.

BEFORE YOU REQUEST A QUOTE

- [ ] Read the insurance clause in the vendor agreement, lease or booking contract.
- [ ] Note the limits required (most often $1,000,000 per occurrence / $2,000,000 aggregate).
- [ ] Copy the organizer's exact legal name and mailing address — not the name on the banner.
- [ ] Check whether they want additional insured status as well as certificate holder.
- [ ] Look for primary and non-contributory or waiver of subrogation wording.
- [ ] List every date you will trade, including setup and teardown days.

CHOOSING THE TERM

- [ ] One or two events a year: single-event or short-term cover is usually cheaper.
- [ ] Around three events: a close call — ask for both figures.
- [ ] Four or more, or the same market most weeks: annual is usually cheaper, with no gaps.

WHAT THE POLICY SHOULD INCLUDE

- [ ] General liability with products and completed operations (food-illness claims).
- [ ] Not a premises-only policy — that leaves out the main risk for a food vendor.
- [ ] Your own cart, equipment and stock need separate cover (inland marine).
- [ ] Employees need workers compensation; a truck needs commercial auto.

BEFORE OPENING DAY

- [ ] Send the certificate before the organizer's deadline.
- [ ] Confirm the policy dates on the certificate include the event.
- [ ] Keep one list of every organizer's legal name, address and required wording.
- [ ] Send a fresh certificate when your policy renews mid-season.
- [ ] Have your health or event permit too — insurance does not replace it.

General information only, not advice and not an offer of coverage. Coverage terms vary by insurer, state and risk; your policy governs. One-day, short-term and annual quotes, with certificates available after purchase: foodvendorinsurance.com