

Food Truck PROGRAM



The Food Truck Specialty Program from West Bend offers protection for property owners with these property and casualty insurance coverages:

- General Liability
- Damage to the property of others
- Employment Practices Liability
- Property
- Inland Marine
- Umbrella
- Auto – Including Business Interruption for scheduled vehicles

– continued on other side

A specialized insurance program for food truck operators, including food trucks, food trailers, and food stands.

Liability coverage may include:

- General Liability limits as high as \$1 million occurrence / \$3 million aggregate
- Products / Completed Operations included
- Damage to Premises Rented to You
- Employees as Additional Insureds
- Employee Benefits Liability (*claims-made coverage*)
- Employment Practices Liability (*claims-made coverage*)
- Venue as Additional Insured
- Volunteers as Additional Insureds

Other coverages and options:

- Umbrella – Limits up to \$10,000,000
- Mobile Equipment
- Personal Computers, EDP Equipment, Data, Media, and Phones
- Valuable Papers and Records
- Accounts Receivable

Property and Inland Marine coverages may include:

- 4% inflation guard on buildings
- Utility Service – direct damage at main location
- Utility Service – time element at main location
- Equipment Breakdown on building and contents
- Spoilage at Home Base
- Business Income insurance at main location (*with extra expense and 0 hour waiting*)
- Electronic Media and Records Business Interruption
- Outdoor Fences
- Replacement Cost
- Signs
- Property in the Open at main location

Auto coverage may include:

- Commercial Auto Liability Coverage up to \$1,000,000 CSL
- Med Pay up to \$5,000
- Comprehensive Physical Damage
- Collision Physical Damage
- Rental Reimbursement Available
- Business Interruption for Scheduled Vehicles



Contact your independent insurance agent for more details.