Restaurant Business Insurance Buying Checklist

Use this checklist as a working copy while you compare restaurant insurance quotes. Check off each item as you review your risks, required coverage types, limits, provider fit and policy details. This can help you spot missing coverage, ask better questions and choose a quote that fits how your restaurant actually operates.

Assess Your Restaurant's Risks

- [ ] Write down how customers order from you: dine in, takeout or delivery.
- [ ] List employee jobs, such as cooking, serving, cleaning, delivery or closing shifts.
- [ ] Identify equipment, furniture, inventory or buildout improvements you'd struggle to replace quickly.
- [ ] Note whether you serve alcohol, take online orders or store customer payment information.
- [ ] Flag work away from your main location, such as events or temporary food service.

Match Risks to Coverage Types

- [ ] Use general liability for customer slip-and-fall or property damage claims.
- [ ] Add workers' compensation for employee injuries if your state requires it.
- [ ] Include commercial property for kitchen equipment, furniture, inventory or buildout improvements.
- [ ] Review liquor liability, auto or cyber coverage if you serve alcohol, deliver food or take online orders.
- [ ] Ask about business interruption if a covered event could force your restaurant to close.

Set the Right Limits and Requirements

- [ ] Compare liability limits against your lease, lender requirements and event agreements.
- [ ] Ask whether your landlord requires a specific general liability limit.
- [ ] Check whether a venue, market or food hall needs to be added as an additional insured.
- [ ] Estimate what it would cost to replace equipment, furniture, inventory and buildout improvements.
- [ ] Choose deductibles your restaurant could realistically pay after a claim.

Compare Provider Fit

- ☐ Ask how quickly the provider can issue a certificate of insurance.
- ☐ Confirm whether the provider can add landlords, venues or event partners to your policy.
- ☐ Check whether you can update payroll, sales estimates, business hours or locations.
- ☐ Ask how policy changes work if your restaurant grows or changes service.
- ☐ Make sure the provider can explain policy terms clearly before you buy.

Request Quotes and Review Policy Details

- ☐ Use the same revenue, payroll, location, service model and limits for each quote.
- ☐ Compare quotes using the same coverage types, limits and deductibles when possible.
- ☐ Check whether each quote includes the coverages you asked for.
- ☐ Review exclusions for food spoilage, equipment failure, delivery, events and alcohol service.
- ☐ Compare monthly and annual payment options before choosing a policy.