COFFEE SHOP BUSINESS INSURANCE BUYING WORKSHEET

Fill this out before or while requesting quotes. Give every insurer the same description of your menu, location type and daily operations so you can compare policies fairly.

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1 Identify Risks | 2 Match Coverage | 3 Check Requirements | 4 Compare Fit | 5 Review Quotes

1. IDENTIFY THE RISKS IN YOUR COFFEE SHOP OPERATIONS

Record what you serve, how your shop is set up, and every way customers interact with your business.

TIP: Include every revenue stream and service format. An insurer may price a drive-through location differently from a sit-down cafe or a mobile coffee cart.

Business name:	**State(s) where you operate:**	**Annual revenue:**
Shop type (cafe, kiosk, cart, drive-thru):	**Years in business:**	**Annual payroll:**
Employees (including part-time):	**Number of locations:**	**Claims in past 5 years:**

What You Serve

- ☐ Espresso drinks and brewed coffee
- ☐ Cold brew, iced and blended drinks
- ☐ Tea, chai and specialty beverages
- ☐ Pastries, muffins and baked goods
- ☐ Sandwiches, wraps or light meals
- ☐ Smoothies or juice beverages
- ☐ Packaged retail coffee (beans, grounds)
- ☐ Beer, wine or alcoholic beverages
- ☐ Dairy-free, allergen-conscious options

How Your Business Operates

- ☐ Operate a sit-down cafe with seating
- ☐ Run a drive-through window
- ☐ Operate a kiosk, cart or pop-up
- ☐ Offer mobile ordering or delivery
- ☐ Host live music, open mics or events
- ☐ Provide free Wi-Fi for customers
- ☐ Serve food prepared on-site
- ☐ Own or lease the building or space
- ☐ Hire baristas and part-time staff

Compare Two Operating Scenarios

SCENARIO	SCOPE AND VALUE	MENU AND ALLERGENS	SERVICE FORMAT	WHAT COULD DISRUP
Typical day				
Event or peak				

Anything an insurer should know about your shop:

2. MATCH YOUR BUSINESS RISKS TO COVERAGE

Check each trigger that describes your business, then record what the insurer needs to confirm.

APPLIES?	BUSINESS TRIGGER	COVERAGE TO ASK ABOUT	DETAILS TO CONFIRM
☐	Customers enter your shop, sit at tables or stand at a counter, creating slip-and-fall and burn risks.	**General liability**	Covered premises, hot beverage incidents, limits and exclusions
☐	You serve food and drinks customers consume, creating risk from allergens, burns or illness.	**Product liability**	Covered menu items, allergen claims and recall expense
☐	You own or lease a retail space with espresso machines, coolers, ovens and furniture.	**Commercial property**	Covered equipment, buildout, inventory and business interruption
☐	You hire baristas, kitchen staff or part-time employees.	**Workers' compensation**	Payroll, job duties (barista vs. kitchen) and state rules
☐	An equipment failure, water main break or power outage could shut down your shop for days.	**Business interruption**	Covered causes, waiting period and revenue calculation
☐	You want to combine general liability with property coverage in one policy.	**Business owner's policy**	Included coverages, sublimits and food-service endorsements
☐	An espresso machine breakdown or cooler failure could halt service and spoil inventory.	**Equipment breakdown / spoilage**	Covered equipment, spoilage limits and temperature triggers
☐	You serve beer, wine or alcoholic beverages alongside coffee.	**Liquor liability**	Covered alcohol types, per-incident limit and host liability
☐	A landlord, franchise agreement or event venue requires limits above your base policies.	**Commercial umbrella**	Underlying policies and added limit
☐	You accept mobile orders, run a loyalty app or process card payments digitally.	**Cyber insurance**	Data types covered, breach response and payment card exposure

KEEP IN MIND: A trigger tells you when to ask about coverage. It does not guarantee that every loss will be paid. Confirm the policy's limits, deductible and exclusions.

My Coverage Questions:

3. CHECK LICENSING AND LEASE REQUIREMENTS

Use your health permits, liquor license terms, lease agreement and any franchise or event venue requirements.

Documents to Gather

- ☐ Health department food service permit
- ☐ Liquor license (if serving alcohol)
- ☐ Existing certificates & endorsements
- ☐ Retail lease or sublease agreement
- ☐ Franchise agreement (if applicable)
- ☐ Event or pop-up venue requirements

Licensing and Lease Requirements

REQUIREMENT	REQUIRED AMOUNT OR WORDING	WHO REQUIRES IT?	DEADLINE
General liability limit			
Product liability limit			
Commercial property coverage			
Workers compensation proof			
Liquor liability limit			
Additional insured endorsement (landlord)			
Equipment breakdown / spoilage			
Franchise insurance requirement			
Certificate of insurance (COI)			

Details That Affect Your Limits and Quote

Total value of equipment and buildout:	**Monthly revenue at peak season:**
Seating capacity or daily foot traffic:	**Number of locations:**
Annual payroll:	**Deductible you can pay:**

Verification Checklist

- ☐ Insurer reviewed lease and franchise agreement terms
- ☐ Named insured matches legal business name
- ☐ Hot beverage and food allergen claims confirmed
- ☐ COI matches policy after all changes
- ☐ Landlord listed as additional insured if required
- ☐ Policy starts before opening day or lease start

> **DO NOT STOP AT THE LEASE MINIMUM:** Your landlord's and franchise's requirements protect them. Check whether your own espresso equipment, perishable inventory, buildout investment and hot beverage liability also have the protection your shop needs.

4. CHOOSE AN INSURER THAT COVERS YOUR SHOP

Confirm that each insurer accepts coffee shops and the menu items, location type and services you offer.

Provider Eligibility and Fit

QUESTION	RESPONSE (A / B / C)	NOTES
Does the insurer specifically cover coffee shops and food-service retail businesses?		
Will it cover dine-in service, drive-through and pop-up or event locations under one policy?		
Does the policy cover hot beverage burn claims and food allergen reactions?		
Can it include liquor liability if you serve beer, wine or alcoholic drinks?		
Does it cover equipment breakdown for espresso machines, grinders and refrigeration?		
Can it protect your buildout investment (counters, plumbing, custom fixtures) inside a leased space?		
Can you get a revised COI quickly enough to satisfy a landlord or event venue deadline?		
Does the policy cover business interruption if a fire, flood or health closure shuts you down?		
Who manages the claim if multiple customers report illness or burns from a single incident?		

Rank Your Priorities - Choose Your Top Four

- ☐ General liability for burns and slip-and-fall
- ☐ Commercial property for equipment and buildout
- ☐ Equipment breakdown and spoilage coverage
- ☐ Liquor liability (if serving alcohol)
- ☐ Product liability for food and allergens
- ☐ Fast COIs for landlords and event venues
- ☐ Business interruption for shutdowns
- ☐ Bundling options across coverage types

My Must-Have Provider Features:

5. COMPARE QUOTES AND POLICY TERMS BEFORE BUYING

Compare quotes built from the same menu, location type, equipment value and requested limits.

Side-by-Side Quote Comparison

COMPARISON POINT	QUOTE A	QUOTE B	QUOTE C
Provider / underwriting insurer			
Monthly and annual premium			
General liability limit/deductible			
Product liability limit and allergen coverage			
Commercial property limit (equipment + buildout)			
Equipment breakdown / spoilage limit			
Business interruption coverage and waiting period			
Workers' comp payroll and classifications			
Liquor liability limit (if applicable)			
Hot beverage burn coverage terms			
Off-site, pop-up and event coverage terms			
Cyber insurance limit (if mobile/online orders)			
Major excluded menu items or operations			
COI and endorsement process			
Claims contact and reporting method			

Final Policy Verification

- [ ] All menu items and service formats described correctly
- [ ] Hot beverage and allergen claims confirmed as covered
- [ ] You understand audit and cancellation terms
- [ ] Equipment and buildout values match quote
- [ ] Landlord and franchise endorsement requirements included
- [ ] You know insurer and how to report a claim

Final Selection

Chosen provider:	Why this provider fits:	Policy #:	Next review:

REVIEW YOUR COVERAGE WHEN: You open a second location, add a drive-through or mobile cart, begin serving alcohol, expand your food menu, upgrade espresso equipment, hire additional staff, or start accepting online or delivery orders.