

BAKERY BUSINESS INSURANCE BUYING WORKSHEET



Fill this out before or while requesting quotes. Give every insurer the same description of your products, kitchen operations and sales channels so you can compare policies fairly.

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

1. IDENTIFY THE RISKS IN YOUR BAKERY OPERATIONS

Record the products you make, the equipment you use, and how you sell and deliver to customers.

TIP: Include all sales channels and seasonal services. An insurer may price a retail storefront differently from a wholesale-only or farmers market operation.

Business name:	State(s) where you operate:	Annual revenue:
Primary products:	Years in business:	Annual payroll:
Employees (including seasonal):	Kitchen type (commercial, home, shared):	Claims in past 5 years:

Products You Make and Sell

- ☐ Bread and artisan loaves
- ☐ Cookies, brownies and bars
- ☐ Wedding and event cakes
- ☐ Cakes and cupcakes (custom orders)
- ☐ Pies, tarts and specialty desserts
- ☐ Wholesale baked goods for retailers
- ☐ Pastries, croissants and danishes
- ☐ Gluten-free or allergen-free items
- ☐ Prepared foods, sandwiches or coffee

How Your Business Operates

- ☐ Operate a retail storefront
- ☐ Provide catering for events or weddings
- ☐ Own or lease delivery vehicles
- ☐ Sell at farmers markets or pop-ups
- ☐ Use a commercial or shared kitchen
- ☐ Hire seasonal or part-time bakers
- ☐ Accept online orders for pickup or delivery
- ☐ Operate a home-based (cottage) bakery
- ☐ Sell wholesale to restaurants or grocers

Compare Two Sales Scenarios

SCENARIO	SCOPE AND VALUE	PRODUCTS AND ALLERGENS	DELIVERY METHOD	WHAT COULD DISRUPT
Routine				
Larger / Unusual				

Anything an insurer should know about your bakery:

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
☐	You sell baked goods that customers consume, creating risk from allergens, contamination or illness.	Product liability	Covered products, allergen claims and recall expense
☐	Customers enter your storefront, market booth or event space to browse or pick up orders.	General liability	Covered premises, slip-and-fall limits and exclusions
☐	You own or lease a retail space, commercial kitchen or storage facility with ovens and equipment.	Commercial property	Covered equipment, inventory spoilage and business interruption
☐	You hire bakers, counter staff, decorators or seasonal help.	Workers' compensation	Payroll, job duties (kitchen vs. retail) and state rules
☐	You own or lease vehicles for deliveries, catering runs or market transport.	Commercial auto	Vehicles, drivers, delivery routes and physical damage
☐	A power outage, equipment failure or supply disruption could shut down your production.	Business interruption	Covered causes, waiting period and revenue calculation
☐	You want to combine general liability with commercial property in one policy.	Business owner's policy	Included coverages, sublimits and food-specific endorsements
☐	Spoiled inventory from a cooler or freezer failure could cost thousands to replace.	Equipment breakdown / spoilage	Covered equipment, spoilage limits and temperature triggers
☐	A wholesale buyer, venue or farmers market requires limits above your base policies.	Commercial umbrella	Underlying policies and added limit
☐	You sell online, collect customer payment info or store order data 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 VENDOR REQUIREMENTS

Use your health department permits, lease terms, and the insurance requirements from venues and wholesale buyers.

Documents to Gather

- ☐ Health department or food handler permits
- ☐ Cottage food law requirements (if home-based)
- ☐ Existing certificates & endorsements
- ☐ Retail lease or shared kitchen agreement
- ☐ Venue or farmers market vendor requirements
- ☐ Wholesale buyer insurance requirements

Licensing and Vendor Requirements

REQUIREMENT	REQUIRED AMOUNT OR WORDING	WHO REQUIRES IT?	DEADLINE
General liability limit			
Product liability limit			
Commercial property coverage			
Workers compensation proof			
Commercial auto limit			
Additional insured endorsement			
Equipment breakdown / spoilage			
Food handler or food safety certification			
Certificate of insurance (COI)			

Details That Affect Your Limits and Quote

Total value of kitchen equipment:	Inventory value at peak season:
Largest wholesale or event order:	Number of delivery vehicles:
Annual payroll:	Deductible you can pay:

Verification Checklist

- ☐ Insurer reviewed lease and vendor agreement terms
- ☐ Named insured matches legal business name
- ☐ Allergen and contamination claims confirmed as covered
- ☐ COI matches policy after all changes
- ☐ Delivery vehicles and drivers listed on policy
- ☐ Policy starts before next market or event date

DO NOT STOP AT THE VENUE MINIMUM: A farmers market or wholesale buyer's requirements protect them. Check whether your own kitchen equipment, perishable inventory, delivery exposure and allergen liability also have the protection your bakery needs.

4. CHOOSE AN INSURER THAT COVERS YOUR BAKERY

Confirm that each insurer accepts bakeries and the products, sales channels and kitchen type you operate.

Provider Eligibility and Fit

QUESTION	RESPONSE (A / B / C)	NOTES
Does the insurer specifically cover bakeries and food production businesses?		
Will it cover retail sales, wholesale accounts and farmers markets under one policy?		
Does the policy include product liability for allergen reactions and contamination claims?		
How does it handle claims from custom orders like wedding cakes or event catering?		
Can it cover equipment breakdown and spoilage from cooler, freezer or oven failure?		
Does the policy extend to off-site sales at markets, fairs and pop-up locations?		
Can you get a revised COI quickly enough to meet a new venue or wholesale buyer deadline?		
Does it cover business interruption if a fire, flood or health department closure shuts you down?		
Who manages the claim if multiple customers report illness from the same batch of product?		

Rank Your Priorities - Choose Your Top Four

- ☐ Product liability for allergen and illness claims
- ☐ Equipment breakdown and spoilage coverage
- ☐ Commercial property for kitchen and inventory
- ☐ Fast COIs for markets, venues and buyers
- ☐ Business interruption for shutdowns
- ☐ Commercial auto for delivery vehicles
- ☐ Off-site sales and event coverage
- ☐ Bundling options across coverage types

My Must-Have Provider Features:

5. COMPARE QUOTES AND POLICY TERMS BEFORE BUYING

Compare quotes built from the same products, sales channels, 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 and inventory value			
Equipment breakdown / spoilage limit			
Business interruption coverage and waiting period			
Workers' comp payroll and classifications			
Commercial auto vehicles and drivers			
Off-site and event coverage terms			
Cyber insurance limit (if online sales)			
Covered products and sales channels			
Major excluded products or operations			
COI and endorsement process			
Claims contact and reporting method			

Final Policy Verification

- ☐ All products and sales channels described correctly
- ☐ Kitchen equipment and inventory values match quote
- ☐ Allergen and contamination claims confirmed as covered
- ☐ Venue and wholesale endorsement requirements included
- ☐ You understand audit and cancellation terms
- ☐ 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 or move to a new retail location, add delivery vehicles, begin wholesale or catering services, upgrade kitchen equipment, hire employees, start selling allergen-free products, or expand to online ordering.