

# Membership

*The Chef Alliance is an industry leader, supporting Chefs, Cooks and food entrepreneurs in growing successful culinary businesses through mentorship, peer support, marketing, and cost-reduction initiatives.*

*Since 2001, we have helped thousands of Canadian Chefs and food businesses succeed.*

*We partner with world-class companies to help food entrepreneurs save money, grow their business & market their culinary services and products.*

*We look forward to an exciting and successful year with you, and being a part of your team!*

*Your Success Managers*

# MEMBER BENEFITS

*Open up a world of possibilities!  
You and your business could SAVE  
over \$4,000 each year.*

- *up to 70% on liability insurance*
- *up to 30% on home, car and pet insurance*
- *up to 40% on food safety and food handlers certification*
- *\$150 on Restaurants Canada membership*
- *\$600 on tickets to the annual RC Show*
- *up to 70% off on fashion and footwear*
- *up to 70% off on health and beauty*
- *up to 70% off on electronics and appliances*
- *up to 70% off on flowers and gift*
- *up to 70% off on pet food, toys and insurance*
- *up to 70% off on housewares*
- *up to 70% off on travel and car rentals*
- *up to 70% off on hotels, resorts and cruises*

*... and so much more, PLUS...*

- *access to industry research and resources*
- *discounts on cybersecurity*
- *discounts on legal advice*
- *discounts on self storage and junk removal*
- *discounts on marketing, social media and web services*
- *special rates for payment processing*
- *free industry magazines*
- *free industry newsletters*
- *free recipe standardization tools*
- *free food costing calculator*

*... the list goes on and on....!*





# PRICING \*

## TIER 1:

with \$1 million insurance: \$360

with \$2 million insurance: \$430

with \$5 million insurance: \$650

(compared to min. \$1,200 for non-members)

## TIER 2:

with \$1 million insurance: \$410

with \$2 million insurance: \$490

with \$5 million insurance: \$735

(compared to min. \$1,400 for non-members)

## TIER 3:

with \$1 million insurance: \$900

with \$2 million insurance: \$1,020

with \$5 million insurance: \$1,200

(compared to min. \$2,000 for non-members)

# TIERS EXPLAINED

## TIER 1

If your business:  
has gross annual  
sales of up to  
\$100,000 /year

Sells food products  
and/or offers culinary  
services directly to the  
general public (can be  
consumers and/or  
businesses) for direct  
consumption, not for  
resale

e.g. Personal Chef,  
catering, meal prep,  
cooking lessons,  
farmers markets, meal  
kits, local festivals,  
food delivery (e.g.  
Uber Eats), etc

## TIER 2

If your business:  
has gross annual  
sales of \$100,000 -  
\$200,000 /year

Sells food products  
and/or offers culinary  
services directly to the  
general public (can be  
consumers and/or  
businesses) for direct  
consumption, not for  
resale

e.g. Personal Chef,  
catering, meal prep,  
cooking lessons,  
farmers markets, meal  
kits, local festivals,  
food delivery (e.g.  
Uber Eats), etc

## TIER 3

If your business:  
has gross annual sales  
of under \$200,000  
/year

Sells food products  
and/or offers culinary  
services directly to the  
end user (can be  
consumers and/ or  
businesses ) for direct  
consumption, not for  
resale

e.g. Personal Chef,  
catering, cooking  
lessons, meal prep,  
farmers markets, local  
festivals, meal kits,  
food delivery (e.g.  
Uber Eats), etc

Sells food products for  
resale by other  
businesses, e.g.  
bakeries,  
supermarkets,  
convenience stores,  
restaurants, etc.

**Without Chef Insurance,**  
you may have to **PAY**  
**THOUSANDS of DOLLARS** if:

- a client is injured, gets sick, has an allergic reaction or dies from consuming food you prepared
- there is a fire at a shared commercial/ghost kitchen, a farmers market, a festival or local event etc.
- food is destroyed while in transit to your client or event
- a client slips while purchasing food at your booth or picking up food from the commercial kitchen
- an employee is injured while working

You may **ALSO HAVE TO PAY** for:

- legal fees (yours AND the claimant's if their claim is successful AND of any third party affected, such as a commercial kitchen, a farmers market etc.)
- cost of medical attention and/or rehabilitation services etc.
- claimant's lost wages while recovering
- compensation and settlements awarded by courts
- lost business (if selling to resellers) if the food is accidentally damaged
- fines for health/ safety infractions

*This list outlines examples and is not a full list of scenarios or claims that you and/or your business may experience. Claims and coverage are determined solely by the insurer. The Chef Alliance is not responsible for or liable for any claims or any findings/decisions made by the insurer.*

Offer any combination of the services below!



### **CULINARY SERVICES (Tier 1, 2 and 3)**

*Culinary services include...*

- *private chef and personal chef services*
- *private and group cooking classes (in person & virtual)*
- *in-home, outdoor, corporate and event catering*
- *menu planning, meal prep services etc.*



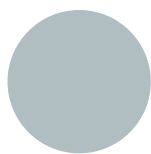
### **MEAL PICK UP or DELIVERY (Tier 1, 2 and 3)**

*Meal pick-up or meal delivery services sold through...*

- *your website and apps such as UberEats, SkipTheDishes, DoorDash, Cookin etc.),*
- *your business website and social media accounts*

*.Meals can be picked-up at...*

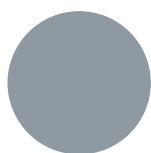
- *farmers markets, Christmas markets, festivals, local events etc.*
- *shared commercial kitchens including ghost kitchens, food hubs, incubators etc.*
- *your home^*



### **PREPARED AND PACKAGED FOODS (Tier 1, 2 and 3)**

*Cottage industry food production (i.e. small-batches made at home^ or in a shared commercial kitchen) selling baked goods and prepared, packaged, canned, jarred, bottled beverages, foods and snacks, that are sold at...*

- *farmers markets, schools, festivals, local events*
- *consumer shows, trade shows and expos etc.*
- *your business's website, social media (e.g. Instagram, Facebook)*



### **FOOD SALES TO RESELLERS (Tier 3 only)**

*This covers sales to resellers such as ...*

- *restaurants*
- *bakeries*
- *specialty and ethnic stores*
- *grocery and convenience stores*
- *wholesalers and distributors etc.*

*^conditions apply*

chef insurance

### **YOU MUST HAVE LIABILITY INSURANCE if you:**

- *provide a culinary service, and/or*
- *prepare and sell food / drinks to consumers or businesses for direct consumption or for resale by other businesses*

*CHEF INSURANCE is a liability insurance product offered as a member benefit by our insurance partners. Without it, you could be personally & financially liable if there is a claim against you putting your savings and most valuable assets (e.g. home, car) at risk*

# THE CHEF INSURANCE PROGRAM

## F A Q'S

### WHAT IS CHEF INSURANCE?

It's a Commercial General Liability Insurance policy designed for start-ups, food businesses, home-cooks, cooks/ chefs. It's exclusive to members of The Chef Alliance. Each member has its own policy, so a claim from other members has NO impact on your ability to make a claim on your policy. It protects your business operations - from production to sales.

### WHY SHOULD I CHOOSE CHEF INSURANCE?

- fast and easy application process (usually 1-2 days)
- a low cost program
- covers a broad range of culinary services
- low deductibles
- created specifically for small and growing food businesses just like yours!

### DO I NEED ANY SPECIAL TRAINING TO BE A MEMBER?

You don't need to have attended culinary school to become a member. In fact, many of our most successful members have never had any formal culinary or business training. The only requirement is a valid food handlers/ food safety certificate - and members can save up to 40% on this certification.

### WHERE CAN I FIND OUT MORE INFORMATION?

[www.thechefalliance.com](http://www.thechefalliance.com)  
[www.chefinsurance.com](http://www.chefinsurance.com)  
[www.personalcheftrainer.com](http://www.personalcheftrainer.com)

Contact a Success Manager at:  
TEL: 1.877.402.3221  
EMAIL: [chefs@thechefalliance.com](mailto:chefs@thechefalliance.com)