



## Is your mobile food service business protected?

## Get the insurance you need

### TAILORED COVERAGE FOR MOBILE FOOD SERVICES

#### GENERAL LIABILITY (GL)

Protects your business from a third party's claims of bodily injury, property damage, and personal injury like slander and libel.

#### BUSINESS PERSONAL PROPERTY COVERAGE (BPP)

Available as an add-on to a GL policy, Business Personal Property Coverage covers accidental damage to your personal business property on premises (e.g. computers, printers, tablets, and office furniture). Coverage is also provided for property off-premises, such as laptops, mobile phones, tools and other equipment.

#### ELIGIBLE PROFESSIONS

- Barbecue truck/trailer operator
- Coffee/donut cart operator
- Food/beverage cart operator
- Food truck/trailer operator
- Hot dog cart operator
- Ice cream truck operator
- Ice cream/snow cone/shaved ice cart operator
- Lemonade cart operator
- Mobile food concessions
- Mobile food services
- Mobile food vending services
- Mobile kitchen operator
- Mobile street food vendor
- Snack truck operator

**Call me to get a quote today!**

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## Why do I need insurance?



### Common risks for mobile food services

- Bodily injury
- Defamation, libel, slander
- Medical expenses
- Third-party property damage

One in 45 small business owners experience a claim\*

## MOBILE FOOD OPERATION CLAIM SCENARIOS

### GL CLAIM EXAMPLES

**Third-party property damage:** A grease fire that originates from the kitchen in your food truck causes damage to a neighboring property. General liability insurance protects you against third-party claims of property damage, and would cover the cost to fix it.

**Bodily injury:** A customer trips over an extension cord running from your food truck and falls, hitting their head on the pavement. The customer sustains a concussion and is taken to the hospital. General liability insurance protects you against third-party claims of bodily injury, associated medical costs, and potential legal action.

## Why insure your business through Hiscox?



### Experts in small business

- The only insurer to specialize in small business



### 100 years of experience

- Origins dating back to 1901



### Flexible payment options

- Pay monthly or annually



### Strong customer service

- Rated 4.7 out of 5 with 10,808 reviews (between 10/2011 and 4/2018)

## Ready to get started?

**Contact me today to get same-day coverage for your business**

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### HERE'S SOME INFORMATION THAT YOU'LL NEED

- ✓ **Business location**, including the physical address, whether you own or rent the location, and square footage
- ✓ **Number of employees**, now and anticipated over the next year. Include full-time, part-time and temporary employees
- ✓ **Estimated gross sales** for the next 12 months, and estimated gross sales from your largest single customer
- ✓ **Estimated payroll expense** for the next 12 months
- ✓ If your business uses a **written contract**, have an example available

There will be additional questions, depending on your answers to these and the type of business you have.

\*Based on Hiscox claim data from 1/1/2016-1/10/2019

This information is provided to assist you in understanding the coverage Hiscox offers and does not modify the terms and conditions of any insurance policy, nor does it imply that any claim is covered. Coverage is subject to underwriting approval, and coverage terms and limits may vary by class of business and may not be available in all states.

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