

	Food Liability Insurance Program (FLIP)	Farmers	Hiscox	Next	Progressive Commercial	Thimble
AM Best Rating	A–	A	A	A–	A+	A
Price	Price \$25.92/month or \$299/year	Does not provide transparent pricing online	\$593/yr	\$25/month, \$300/yr	\$350/yr	Does not provide transparent pricing online
Monthly and Annual Payment Options	✓	Does not provide transparent pricing online	✓	✓	✓	✗
Free Online Quote Process	✓	Does not provide transparent pricing online	✓	✓	✓	✓
Limits	\$2M / \$1M	Does not provide transparent pricing online	\$1M/\$2M / \$2M	Does not provide transparent pricing online	Does not provide transparent pricing online	\$1M or \$2M
Deductible	\$0	Does not provide transparent pricing online	\$2.5K	Does not provide transparent pricing online	Does not provide transparent pricing online	Does not provide transparent pricing online
Additional Insureds	Free and Unlimited	Does not provide transparent pricing online	Free	Free	Does not provide transparent pricing online	Free
Offers Liquor Liability	✓	Does not provide transparent pricing online	✓	✓	✓	Yes, but excludes bartenders
Offers Cyber Liability	✓	Does not provide transparent pricing online	✓	✓	✓	✓
Offers Food Trailer Endorsement	✓	✗	✗	✗	✗	✗
Offers Workers Compensation	✓	✓	Yes (agent quote)	✓	✓	✓
Immediate Coverage and Certificate of Insurance	✓	Does not provide transparent pricing online	Does not provide transparent pricing online	✓	Does not provide transparent pricing online	✓

*NOTE: All amounts shown were calculated based on a policy in North Carolina, USA. All data was collected from real insurance quotes given by each competitor between January–February 2024.