

Restaurant Insurance Checklist: What Insurance Do You Need?

You've built your menu. You've hired your team. Now it's time to protect your restaurant before opening day.
Use this checklist to ensure you have the right coverage in place!


Must-Have Coverages

Coverage Type	Why You Need It	✓
General liability	Covers customer injuries, property damage, and advertising injury (e.g., false advertising or defamation)	
Product liability	Covers illnesses or injuries caused by your food or beverages (e.g., food poisoning, undeclared allergens, foreign objects)	
Workers compensation	Required in most states; pays employee medical bills, rehabilitation, and lost wages for work-related injuries and illnesses	
Commercial property	Covers your building, kitchen equipment, inventory, furniture, and signage against fire, theft, or vandalism	
Business interruption	Replaces lost income and pays ongoing expenses if you must close after a covered event (e.g., a fire)	
Employment practices liability (EPLI)	Covers claims of discrimination, wrongful termination, or harassment from employees	

Add-Ons for Broader Protection

Coverage Type	Why You Need It	✓
Cyber liability	Covers expenses after a cyberattack or data breach	
Tools and equipment (inland marine)	Covers mobile or off-site business gear (e.g., catering equipment)	



Coverage Type	Why You Need It	
Product recall	Pays for notifying customers, removing contaminated products, and crisis management after a recall	
Liquor liability	Required if you sell alcohol; covers injuries or property damage caused by intoxicated guests	
Professional liability	Covers claims related to your instruction or services (e.g., cooking classes)	
Commercial auto	Covers business-owned or leased vehicles used for deliveries or catering	

Pro Tips

- Landlords and health departments often **require proof of general liability insurance** before allowing you to lease property or issuing a business license
- If you serve alcohol, **most states require liquor liability insurance** to obtain your license
- **Reassess your coverage needs** every year as your restaurant grows
- Visit flipprogram.com/restaurant-insurance to get your free quote today!