



Food Truck Vendors

Why is Business Insurance needed?

The owners of mobile food trucks need to protect themselves and their business. While all businesses face potential insurance claims every day, food trucks face additional risks, for which they need different types of insurance.

Why should I use an independent insurance agent?

A licensed agent has the knowledge base to know the different risks you may have for your day to day operations. A licensed agent can tailor coverage to meet your specific needs & requirements to do business. Be sure to review your business in detail with your agent so they can determine which coverage fits best with your food truck.

What types of insurance will I need to consider?

- **Commercial Auto Insurance:** Designed for any type of vehicle used in the course of the business operation. This would include an actual food truck or truck pulling a food trailer. The permanently attached equipment is included also. Limits of liability of \$500,000 CSL (combined single limit) are required to participate with Tampa Bay Food Truck Rally.

**** Special Note**** If you use a personal type vehicle and tow a food trailer you will still need to obtain a Business Auto policy. Personal Auto policies do not cover you towing a trailer for Business Use.

- **General Liability Insurance:** Designed to protect the business for their exposures during day to day practices. Examples of possible claims are: serving food that makes someone ill, accidentally burning someone while handing them food, or leaving an area unsafe. Your Auto Insurance policy does not cover you for these types of claims while you are parked and serving food.
- **Business Personal Property:** Protects your equipment that is not permanently mounted to the truck. Examples of this would be: cooking utensils, blenders, presses, point of sale systems, etc.
- **Workers Compensation:** Protects employees injured on the job. Additionally, this coverage protects an employer from being sued by an injured worker in most cases.
- **Towing & Labor | Roadside Assistance:** Covers you for such things as Flat Tire, Dead Battery, Need a Tow, Out of Gas or Locked Out.



TAMPB-2

OP ID: CB

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

01/08/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Fairchild, Addison & McKone P.O. Box 1030 Brandon, FL 33509-1030 Fairchild, Addison & McKone	CONTACT NAME: Fairchild, Addison and McKone PHONE (A/C, No, Ext): 813-681-4893 FAX (A/C, No): 813-685-8610 E-MAIL ADDRESS: INSURER(S) AFFORDING COVERAGE INSURER A : Insurance Company Name INSURER B : INSURER C : INSURER D : INSURER E : INSURER F :
INSURED Food Truck Name Food Truck Address Tampa, FL 11111	NAIC #

COVERAGES**CERTIFICATE NUMBER:****REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	X		POLICY NUMBER	01/01/2016	01/01/2017	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 300,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> NON-OWNED AUTOS	X		POLICY NUMBER	01/01/2016	01/01/2017	COMBINED SINGLE LIMIT (Ea accident) \$ 500,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (PER ACCIDENT) \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> EXCESS LIAB DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
	<input type="checkbox"/> WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N <input type="checkbox"/>	N/A				WC STATU-TORY LIMITS <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Certificate holder is listed as Additional Insured with respects to General Liability & Business Auto Liability

Sample

CERTIFICATE HOLDER**CANCELLATION**

SAMPLE1 Sample Certificate Holder 1111 Sample St Sample, FL 34220	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE Fairchild, Addison & McKone Christopher M. Bailey
--	---

© 1988-2010 ACORD CORPORATION. All rights reserved.

Insurance Coverage Terms & Definitions

General Liability or Business Liability

Coverage for an insured when negligent acts and/or omissions result in bodily injury and/or property damage on the premises of a business, when someone is injured as the result of using the product manufactured or distributed by a business, or when someone is injured in the general operation of a business.

Auto Liability

Insurance against loss from or legal liability for damages arising out of ownership, maintenance, or operation of a motor vehicle.

Bodily Injury

Covers you for accidental bodily injury which you may cause to someone else. It will compensate that injured person up to the limits of coverage you have chosen. It also covers the cost of your legal defense.

Property Damage

Covers you for accidental property damage which you may cause to someone else. This coverage will pay for the repairs to the damaged vehicle and/or property up to the limits of coverage you have chosen. It also covers the cost of your legal defense.

Combined Single Limit (CSL) vs Split Limit

A combined "single limit" coverage plan provides one set amount of coverage for bodily injury and property damage in a given incident. "Split limit" coverage provides a set amount of coverage for bodily injury claims and another amount for property damage per incident. Both types of coverage offer policyholders good protection, as long as the coverage limits are adequate.

Insurance Coverage Terms & Definitions

Uninsured Motorist

This optional coverage provides you with coverage for bodily injury you sustain in an auto accident due to the negligence of a driver who does not have any auto insurance or not enough. It pays up to the limit of coverage you have chosen for your car.

Med Pay or Medical Payments

This optional coverage will help pay medical expenses of the driver and/or passengers that result from an accident, up to a predetermined amount, regardless of which party is at fault

Comprehensive Insurance

Covers damage done to your car in some way other than a collision, such as if it were stolen or vandalized. Flood, hurricane, theft, windshield damage and fire are some other events usually covered by comprehensive car insurance. Comprehensive coverage pays up to the fair market value of your car and usually comes with an insurance deductible. It's the amount of money you pay toward repairs before your comprehensive insurance kicks in. The higher the deductible you're willing to pay, the less the comprehensive coverage will cost.

Collision Insurance

Collision insurance coverage pays for damage caused to your vehicle in an automobile accident. Standard collision coverage will pay for any repairs up to the fair market value of your car and like comprehensive, collision will pay up to the fair market value of your car (less your insurance deductible.)

Stated Amount or Agreed Value

The value you place on your vehicle. If you sold your vehicle today, the stated amount is the price you would ask the buyer to pay. An Insurance carrier will look at your stated amount and the actual cash value (ACV) of your vehicle and pay whichever is less. So it's important to be as accurate as possible when estimating the value of your vehicle.

Additional Equipment Coverage

An optional coverage which covers loss to equipment not permanently attached to the vehicle.

Insurance Coverage Terms & Definitions

Additional Insureds

A term for a person, firm, or other entity that's afforded the same protection under the insurance policy as the insured (food truck). Most property owners and event planners require this paperwork when they invite food trucks onto privately held property for a food truck event.

Certificate of Insurance

A document used to provide information on specific insurance coverage. The certificate provides verification of the insurance and usually contains information on types and limits of coverage, insurance company, policy number, named insured, and the policies' effective periods. Certificates are usually requested by opposite parties in an agreement, contract, or transaction to make certain the other party has the appropriate insurance coverage.

Per Occurrence/General Aggregate

These are terms used for General Liability policy. The per occurrence is the maximum the carrier will pay for any one claim/occurrence. General Aggregate is the maximum the carrier will pay for the entire policy term (i.e. annually).



The Experience to Provide You with Confidence

Our independence insurance agents are here to make sure your business has the right coverage. Allowing you to focus on serving the great food you're known for and not worrying about whether or not your business is protected.

Food truck insurance is relatively new. At Fairchild, Addison & McKone, we're proud to offer specialized dedicated programs just for you.

As a strategic partner of Tampa Bay Food Truck Rally, we have valuable experience working side by side with food trucks. Allowing us to be intimately familiar with your unique industry and your needs.

We currently insure 100+ food trucks! The food truck industry requires a blend of property, liability & auto insurance, which can be complicated & stressful to deal with. As one of the first agencies to offer specialized food truck insurance, we understand the risks & requirements associated with your business.

Let us give you a hassle-free quote. Utilize our food truck experience so you can rest assured that your business is properly protected.

FAM
FAIRCHILD, ADDISON &
— MCKONE INSURANCE —

(813) 681 - 4893