

Step 23 · Insurance

Frequently Asked Questions

Which insurance company should I use for my coffee cart or trailer?

Start with a licensed commercial insurance professional who can compare policies for your actual setup. Give each insurer the same description of your menu, equipment, transport, storage, staff, and events. Compare exclusions and claim support as well as price. Owner recommendations can suggest whom to ask, but simply having a policy is not evidence that it handled a claim well.

Does general liability cover my trailer, equipment, and towing?

Do not assume it does. Business liability, damage to your own equipment, and vehicle risks can need different coverages. Tell your insurance professional about the tow vehicle, trailer, storage, loading, travel, and events. Send any venue requirements in full and ask which policy wording meets them. A certificate of insurance summarizes evidence; it does not create missing coverage.

How do I find liability and workers' compensation insurance for a café?

Ask a licensed commercial insurance agent or broker for options suited to a fixed café and its employees. Provide the menu, premises, payroll, job duties, equipment, and any delivery or catering work. Compare the same coverage requirements across quotes, including exclusions and deductibles. Confirm workers' compensation obligations for your location; another café's policy or price may not fit yours.

Will my insurance cover drinks made with Lotus or other energy bases?

Confirm before selling them. An energy-drink exclusion can matter even when the caffeine amount resembles an espresso drink. Give your insurer the exact products, ingredients, and recipes, and ask for a written explanation tied to your policy. If the wording excludes the activity, obtain suitable coverage or change the offer. A vague assurance or another owner's interpretation is not enough.

Educational guidance. Check your own circumstances with the appropriate local professional.