



SECURA
INSURANCE COMPANIES

OUR SECRET RECIPE

Insurance coverage for Food Trucks, Carts, and Vendors



Mobile restaurants are a trend with no end, and the \$2 tacos and iced lattes are adding up to a \$1.6 billion dollar industry in the U.S.

These businesses may not be brick and mortar operations, but they still face substantial risk. That's why SECURA's secret recipe pairs perfectly with whatever is on the menu.

Today's Most Common Risks

Food truck owners and operators need to plan for the expected (and unexpected) challenges of life on the road.

- Vehicle issues
- Equipment failure
- Business liability
- Spoilage
- Slim margins
- Bad weather

SECURA's menu of coverage

A business plan for any mobile restaurant should include sufficient insurance coverage. It's a big part of any recipe for success, and not something one should buy à la carte.

Property

Auto Coverage

Damage from an accident, weather, or other mishap could put a halt on operations. We help policyholders get back on the street quickly, with a variety of deductibles and coverage options.

Mobile Property

When property moves from one location to another, it needs special insurance. Mobile property (like portable cooking equipment, canopies, tables, and computers) is protected by this coverage.

Business Personal Property

Some food trucks also rent a commercial kitchen or operate a brick and mortar storefront. Don't forget to have coverage for both parts of the business.

Operations

Business Interruption for Scheduled Vehicles

If business is on hold due to a covered loss, this added coverage replaces the company's business income while the truck is out of commission.

Spoilage Coverage

Fridges die and freezers go on the fritz. Spoilage protects inventory investments if equipment breaks down causing a loss.

Primary/Non-Contributory Endorsements

Some cities have heavy regulations for mobile restaurants. If an area requires primary/non-contributory endorsements, SECURA can help with the proper forms and documentation.

Liability

Property Damage Liability

There's a reason trucks beep when they back up. Property damage has you covered if you take out a sign or damage a parked car.

Products and Completed Operations Coverage

Food poisoning can sour a food truck's reputation. This coverage offers broad protection if someone claims an illness, regardless if the business is at fault.

Blanket Additional Insured for Auto & General Liability

If the truck operates in multiple places — especially businesses or city spaces — blanket coverage offers "proof of insurance" without naming every stop.

Short-term or annual policies available (for General Liability only)

Most businesses want to have insurance all year, but we do offer shorter spans when needed.



Revving the engine

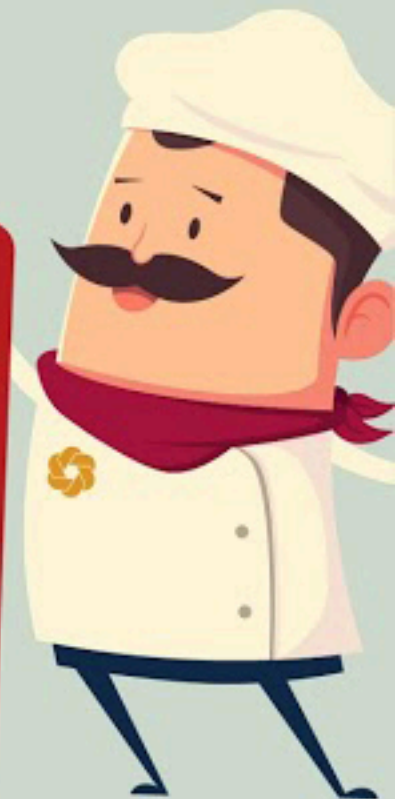


Startup businesses aren't a deal breaker with SECURA, as long as the owners have restaurant ownership or management experience.

Our *Secret* ingredient

An experienced, independent insurance agent can help business owners understand the risks and coverage options.

SECURA's Specialty Lines has a lot to offer, and our agents and underwriters can custom order the right coverage for Food Trucks, Carts, and Vendors.



Find an agent at secura.net/foodtruck