

Mobile Catering Insurance



Mobile caterers, which includes traditional caterers, food trucks (or trailers) and pop-up food stalls, have been gaining popularity for their inventive menu items and flexible schedules. As a mobile caterer, you are most likely passionate about producing delicious, creative dishes for customers in both conventional and unexpected locales. However, operating out of a mobile kitchen can expose your business to hazards that are unique to your culinary environment. Therefore, to better protect your business, you may want to consider purchasing mobile catering insurance.

The General Risks of Mobile Catering

The hazards that are present in a traditional culinary environment tend to be magnified when space for food preparation and cooking is shrunk down in a mobile catering environment. The potential risks can be divided into three distinct categories:

Employee Risks

- Improper training in knife handling, manual handling and cooking can result in injuries.
- Failing to provide safeguards against slips, trips and falls—such as non-slip mats or footwear—can result in injuries.

Motor Risks

- Infrequent maintenance of gas and electrical systems could result in electrical shortages, fires or explosions.
- Inclement weather and constant travel could expose your truck, trailer or stall to damage.

Customer Risks

- Ineffective storage, labelling or handling of storage containers could result in contamination or spoilage of ingredients.
- Inadequate employee hygiene practices could cause illness or contamination.

While this is not an exhaustive list of all the potential risks that a mobile caterer may encounter, it does represent those that are most common.

What Are the Advantages of Mobile Catering?

While a mobile caterer could be called a 'kitchen on wheels', the food that is produced is of the same high calibre as any traditional restaurant. That talent, coupled with the ability to be mobile, provides you with three main benefits:

1. **Flexibility in location and hours:** The inherent mobile nature of a catering service provides you with the flexibility to operate during hours that can be highly profitable or that are most convenient for your schedule. Similarly, if a particular location is exhausted of its potential customers or has too few customers, you are able to travel to a potentially more profitable location.
2. **Competitive menu prices:** The initial start-up cost for a mobile catering service is far lower than that of a traditional restaurant. And by requiring a smaller, more select staff and limited upkeep (paper and plastic utensils and flatware), you are able to price your menu competitively without needing to charge more to recoup operation costs.

Provided by Sirelark Risk Services

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3. **Freedom to modify the menu:** Unlike most menus at traditional restaurants, the menu for a mobile caterer can change each day depending on what ingredients are available or what the cook chooses to prepare. Having the freedom to modify the menu can help attract new customers or encourage previous customers to keep returning. Also, by supporting a rotating menu, you may also be able to better manage your operating costs.

Recommended Mobile Catering Policies

As a travelling kitchen, mobile caterers are a particular brand of restaurateurs and their insurance should reflect those needs. Mobile catering insurance is a blanket term and is comprised of three legally required core pieces of cover:

1. **Product liability** provides your business with cover that protects you in the event that a customer becomes ill or is injured by one of your products.
2. **Public liability** provides your business with cover that protects you in the event that customers or their property is damaged as a result of your business.
3. **Employers' liability** is compulsory and provides your business with cover in the event that one of your employees is injured during his or her shift.

While not required, it is suggested that you purchase cover for your truck, trailer or pop-up food stall.

- **Catering trailer insurance** provides cover for your trailer, including all of the fixtures and fittings.
- **Mobile catering van insurance** provides cover for your truck, including all of the fixtures and fittings, and some degree of motor insurance which covers third-party fire and theft. You may want to consider purchasing a more comprehensive motor policy for your truck.

- **Catering liability insurance** provides cover for any outside caterer's equipment that does not require a vehicle, trailer or pop-up food stall.
- **Street food liability insurance** provides cover for your pop-up food stall and typically includes the three recommended liability policies.

Mobile Catering Insurance Extensions

Each mobile catering service is unique—distinguished by what form its mobile kitchen takes, its menu and its route. With a varied spectrum of needs, mobile caterers are able to customise the recommended boilerplate policy to fit their specific needs. Consider purchasing these three common types of mobile catering insurance to customise your cover:

1. **Event insurance** provides your business with cover that protects you in the event that an individual (or customer) or his or her property is damaged as the result of your business at an event.
2. **Equipment insurance** provides your business with cover that protects your equipment (including generators) in the event of loss, theft or damage.
3. **Business interruption insurance** provides your business with cover that protects you in the event that your truck, trailer or pop-up food stall is stolen or damaged.

Order Up: Mobile Catering Insurance

Mobile caterers offer inventive menu items to customers on the go. However, to successfully protect your business, you need to have specialised cover. If you own or manage a mobile catering service and are interested in learning about how you can better protect your business, contact Sirelark Risk Services today.