



CONCESSIONAIRES AND VENDORS INSURANCE

Add Comprehensive Coverage to Your Operation with the Concessionaires and Vendors Product

Coverage for Street Vendors, Kiosks, Stands, Tables, Seasonal Lots, Mobile Vending Trucks and More

Why Coverage is Important:

- ▶ Premises liability for the area you occupy and operations you conduct
- ▶ Products coverage for the goods that you sell
- ▶ Blanket additional insured for locations where you operate
- ▶ Coverage for your stand as well as items at your stand
- ▶ Property and general liability for your commissary, kitchen, office or warehouse location
- ▶ General liability coverage up to limits of \$2 million/\$3 million

The concessionaire and vendor industry is booming. With continued growth and demand for specialty food and locally sourced goods, there are many opportunities for your business to reach new heights. With this growing demand, however, comes the need to reflect on how to best protect not only your business, but your personal assets. In the event one of the products you sell causes a customer harm or if a customer trips and falls at your location, it is important to be protected. The financial soundness of your future really depends on your coverage today. Our product is designed to offer you the coverage you need at a price you can afford.

Additional Advantages:

- ▶ A Berkshire Hathaway Co.
- ▶ Fast service
- ▶ A++ rating by A.M. Best
- ▶ Access to free and discounted solutions to help you run your business

Coverage for

More Than 60 Classes of Concessionaire and Vendor Business

Why Coverage is Necessary:

- ▶ The insured had a banner sales weekend during an outdoor fall festival in the city. A week later, the insured learned that 12 people, including some young children, were sickened by E. coli, which is a sometimes fatal bacteria found in ground beef and other foods. One of the children passed away from the illness. The source of the E. coli was confirmed to be in beef patties that the insured had purchased from a reputable vendor. The insured would have no way of knowing that the meat was contaminated; however, the insured was sued along with all companies in the supply chain of that meat. It was alleged that if the insured had properly cooked the beef, the E. coli bacteria would have been killed before it was consumed. During the course of the litigation, all claims were settled for the full primary policy limits of \$1,000,000 plus \$1,200,000 of the excess limits.
- ▶ An insured was operating a booth at a flea market, and customers surrounded the booth to view merchandise. The booth was knocked over by a gust of wind, and a pole supporting the booth struck a customer in the face, causing a laceration. The customer incurred over \$30,000 in medical expenses, including plastic surgery to repair scar damage. The claim was resolved pre-litigation for \$150,000.

Eligible Risks:

- ▶ Indoor vendors, outdoor vendors, seasonal lots and tents and flea market/fair/show vendors
- ▶ Hot dog vendors, newsstands, mall kiosks, Christmas tree lots
- ▶ Operating locations including airports, bus terminals, museums, rest stops, shopping malls, train stations, beaches, business parks, public parks, public streets/ sidewalks and school campuses as well as at or outside athletic fields, parking lots, sports arenas, office buildings and construction sites
- ▶ Primary or varying operating locations
- ▶ Small to large operations (up to 40 individual locations or stands)
- ▶ Up to \$500,000 in sales per truck/stand/etc..

Most Common Ineligible Risk Characteristics:

- ▶ Ice cream trucks
- ▶ Operates inside of an arena (can be considered under Restaurant/Fast Food Restaurant products)
- ▶ Offers services such as coat check, shoe shine, teeth whitening or acupuncture

Call or visit our website for more information

855-519-4953 |