

Mobile Food Vendors Policy



Central's Mobile Food Vendors Policy is specially designed to provide the auto, property, and liability protection needed by most mobile food vendors.

Coverage for your Commercial Vehicles

Central offers coverage for your food trucks and trailers used in your business including vehicle wraps and attached awnings. In addition to the standard liability and physical damage coverages, the following coverages are available for an additional premium:

- The Business Auto Plus (BAP Plus) Endorsement provides a number of auto liability and physical damage enhancements in one convenient package.
- Business Income – options of 45, 90 or 180 days Actual Loss Sustained.

Property Protection

Property coverage provides protection for covered losses to buildings, furniture, fixtures, and equipment. For a mobile food vendor, there are additional property exposures associated with the equipment and property in the truck or trailer that also need to be covered. Our **Mobile Food Service Property** form was specifically designed to cover the insured's property that is located in, or within 20 feet of, a scheduled auto on a blanket basis. This includes any built-in equipment used for cooking, storing or refrigeration. Property of others in your care, custody or control is also included.

The Mobile Food Service Property form also includes a broad range of property related coverages in addition to the blanket property limit:

- Business Income – Actual Loss Sustained including utility failure
- Fire Protective Devices – \$1,000 per occurrence for recharging and refilling fire protective equipment
- Food Contamination – \$10,000 annual aggregate
- Pollutant Clean-up and Removal – \$10,000 annual aggregate
- Temperature-Humidity Change – \$1,000 per occurrence
- Theft of Money and Securities – \$5,000 annual aggregate

A Single Deductible Endorsement is attached so that only one deductible will be applied to losses involving both property covered under the Mobile Food Service Property form and an auto covered under a separate Business Auto policy.

For an additional charge, **Equipment Breakdown/Tech Advantage** coverage is available to cover the equipment in and on the vehicle for losses such as mechanical breakdown.

Liability Protection

Business Liability coverage protects you against legal liability resulting from covered claims of others for bodily injury and damage to their property.

This coverage also provides for your legal expense in the event of a lawsuit

arising from such claims. Liability limits from \$100,000 to \$1,000,000 per occurrence are available. Higher limits are available under our Commercial Excess Policy.

* CyberOne and Data Compromise applies in New York.

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Options to Enhance your Liability Coverage

- The General Liability Plus (GL Plus) Endorsement provides a number of general liability enhancements in one convenient package at a very affordable price.
- Additional Insureds
- Liquor Liability

Service Made Simple

Central's Online Solutions help you manage your policy efficiently and effectively.

myCentral®

The myCentral policyholder website provides convenient, personalized services so you can pay your bill, view your policy, print auto ID cards, generate a Certificate of Insurance, report a claim, and much more, 24 hours a day, seven days a week. Always on the go? myCentral Mobile allows you to access essential myCentral features from your Android or Apple device any time, any where.

E-billing and E-policy

Our user-friendly E-options save you time, money, and help protect the environment! View your policy electronically with E-policy or your billing statement online with E-billing and pay your premium on time with Electronic Funds Transfer (EFT) and save money.

Certificates of Insurance

In just a few steps, an ACORD form certificate can be generated in a PDF format by entering the name and address of the certificate holder and answering a few questions. Once generated, you can save, e-mail or print the certificate, providing the convenience needed to respond to proof of insurance requests.

Additional Services

Every Central policy is backed by our Loss Control and Claims Services. Central's loss control consultants are available to help you protect your business and profits through safety and accident prevention activities designed to reduce and control hazards to people and property. However, if you should ever experience a claim, Central's Claims representatives will provide prompt, fair claims handling consistent with the size and complexity of the loss.

[Contact us today to learn more.](#)



The Central Insurance Companies are comprised of Central Mutual Insurance Company and All America Insurance Company.

The coverages described here are in the most general terms and are subject to the actual policy conditions and exclusions. For actual coverage wording, conditions, and exclusions, refer to the policy or contact your Central agent.

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