

Food and drink

We love the businesses that feed and entertain us: cafes, specialty food stores, and food trucks. They face risks from lawsuits, property damage, and cyber incidents. We offer broad coverage at a competitive price.



At a glance

We have a broad appetite for specialized food and beverage businesses, from mobile food services to bakeries and coffee shops. We cover many businesses that prepare and serve food and beverages (excluding alcohol) to be consumed on- or off-premises.

These businesses most often require general liability or a business owner's policy for slip-and-fall or property damage accidents, and cyber security for incidents affecting online ordering and websites.

What's unique about this sector

✓ Variety

This sector spans a wide range of business types, from food trucks to seated cafes. Each faces specific risks that we understand and protect against.

✓ Economic pressure

Food and drink businesses operate on very tight margins, so any unexpected event can prove devastating. That makes the right coverage more critical than ever.

✓ Regulatory environment

Food handling regulations are strict and constantly updated. Violations can shut down a business, so owners must stay vigilant and keep coverage current.

Classes we love to write

Core appetite

- Bakeries
- Coffee shops
- Food trucks
- Mobile food service

Broader appetite

- Beverage stores
- Cheese shops
- Gourmet food stores
- Juice bars

Edge of appetite

- Catering services
- Fruit and vegetable markets
- Limited-service restaurants (no alcohol)
- Specialty food stores

Available products

General liability

General liability **covers claims of property damage or bodily injury**, including medical costs. It protects certain food and drink businesses from slip-and-fall claims and other risks.

Business owner's policy

A business owner's policy (BOP) **combines general liability coverage with coverage for business property**, like equipment and furniture.

Cyber

Cyber security insurance **protects food and drink businesses from the costs associated with technology- and computer-related risks**, like malware and data breaches.

Why should agents choose Hiscox for food and drink businesses?



Decades of experience

We've covered food and beverage businesses through the rise of food trucks, mobile ordering, and delivery, so our coverage reflects how these businesses operate today.



Coverage that fits how the business runs

A seated cafe, a food truck, and a delivery-only kitchen all face different exposures. We tailor coverage by size, location, and service model.



Speed matters

A shut-down kitchen or food truck isn't earning while it's closed. We handle claims fast to get food and drink businesses back open quickly.

Claim scenarios

Scenario 1: Property damage

A food truck accidentally backed into a neighbor's garden, damaging several rare plants. The neighbor sued the operator.

✓ Hiscox coverage in action

Their general liability policy covered the cost of replacing the plants, including their defense costs.

Scenario 2: Slipped and fell

A customer slipped and fell on a wet floor in a coffee shop, injuring their wrist.

✓ Hiscox coverage in action

Their business owner's policy covered the customer's medical costs.

Scenario 3: Malware attack

A bakery's computer suffered a malware attack, and the customer and vendor data was compromised.

✓ Hiscox coverage in action

Their cyber insurance policy covered their costs to notify the affected parties.

Ready to quote?

Getting a quote is fast and easy. Answer some questions about your client's business and get a quote in minutes.

➔ To find your wholesaler and start a quote, visit hiscox.com/partner-agent

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