



Food Trucks, Carts or Trailers

Hudson offers products for food trucks, carts and trailers on an annual or short-term policy. These businesses may sell prepackaged food items or prepare food within the mobile truck, cart, or trailer using specially designed cooking and storage equipment. Risks may operate a power unit defined as an auto, cart or trailer that is attached by hitch to an auto and is pulled to and from its place of business. Ice cream truck operations are also included in this classification.

Program Highlights

- General Liability with option to add Mobile Food Truck Enhancement Endorsement providing:
 - \$20,000 in Business Income Coverage with Extra Expense
 - \$10,000 in Business Personal Property Coverage
 - \$5,000 in Food Spoilage
- Increased Limits up to \$5 million Each Occurrence / \$5 million General Aggregate
- Blanket Additional Insured included for no additional Premium
- \$550 General Liability Minimum Policy Premium
- Reduced General Liability Minimum Premiums for 1, 3 and 6-month Policy Terms



Underwriting Requirements

- Proper Licenses and Permits as regulated by the State
- Food Preparation and Storage must be in compliance with all County, State, and Federal Food and Safety Regulations
- A Commercial Auto policy must be in place with at least Equal Limits
- Additional Property coverage is only available for Offices, Warehouses, Kitchen Locations, etc.

Benefits / Features

- Rated A (Excellent) by A.M. Best with a Financial Size Category of XV
- On-line Rate, Quote, Bind to Issue
- Non-Admitted
- Competitive Rates and Commissions
- Flexible Terms and Conditions
- Superior Service

Contact

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