

Finding Hot Dog Cart Insurance

Just like with any other business venture, you will need to have insurance for your hot dog cart vending business. You will need to ensure that you are covered before you get started.

Here are some points to keep in mind, which will help to find insurance for your hot dog cart.

1. Start by contacting your insurance agent to see if they offer coverage for your hot dog cart under any of your existing home insurance policies. If you declare this as a hobby (which it is legally permissible until you start making money) you might be able to hold off on buying more insurance coverage.
2. Some insurance companies require that hot dog carts be placed under a kind of “umbrella coverage” for small businesses. The one advantage is that this would cover any issues you may have with the hot dog cart and equipment. Unfortunately, this could be restrictive in terms of liability coverage. It would be good to ask your agent if you can add your hot dog cart business to any active business insurance you might have.
3. Some states require restaurants (which is essentially what your hot dog cart would be considered with a health department license) to have special insurance. This would be in addition to basic coverage. This additional insurance would cover situations where someone became ill after eating your hot dogs or if there was any related accidents in connection with any of your products. This information can be obtained quickly by contacting your local health department.
4. If the hot dog cart is a mobile unit, you will need to get trailer insurance coverage. This would be on top of whatever coverage your insurance company would recommend for the actual hot dog cart business

Before selecting an insurance company it is good to do your research. There is no shortage of online hot dog cart forums which can be useful in ascertaining this information. It would be good to compile a list of a number of potential insurance companies. Comparison shopping (not only price, but other services and coverage) will help you find the best company for your unique business needs. You may also inquire of other street vendors, or similar types of business to find out who they use.

This comparison shopping would include contacting a representative of the company directly. Make sure you ask specific questions as they relate to the needs of your business. As you talk to them you should be able to gauge how helpful they will be in caring for your business needs.

You also want to contact your local health department and any other applicable government agencies to make sure that you have the appropriate coverage required by law.

By keeping the following tips in mind you will find the appropriate coverage for your hot dog cart business.