



Restaurants Appetite Guide

What types of restaurant can I write with Coterie?

Quote Now

Bakery cafes, Cookie stores, Delicatessens, Donut, & bagel shops	Buffets and cafeterias	Cafes, diners, bistros
Caterers and catering services	Coffee shops and snack bars	Family-style restaurants
Fast food restaurants	Food concession operators and Food stands or kiosks	Food service contractors – cafeteria, industrial or institutional
Full-service and Limited-service restaurants	Grills	lce cream, frozen yogurt, or custard stores
Juice bars and smoothie stores	Mobile food trucks and lunch wagons (coverage limitations apply)	Pizza parlors and pizzerias (not eligible for hired/non-owned auto liability)
Pretzel shops	Sandwich and sub shops	Steak houses

Coterie does not offer insurance for these establishments:

Any risk where one or more of the following apply:

Alcoholic beverage sales exceed 50% of total receipts	x Live entertainment	Dance floor of any size
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Airline food service contractors	Banquet hall catering staff	Bars or taverns
Breweries or Distilleries	Cabarets	Dance clubs, Dance halls, Nightclubs, or Lounges
Discotheques	Drinking places	Hookah bars or Oxygen bars
Sports bars or Tap rooms	Wine bars or Wineries	