

RETAIL CAFE SERVICE

Hot drinks can cause guest burns.

You serve drinks and food across counters and seating areas. Scalds, barista injuries and failed espresso machinery affect different customer, employee and equipment interests.

RISKS WORTH DISCUSSING

- 01 Hot beverage scalds
- 02 Espresso machine failure
- 03 Customer slips and falls

Scan to get a
quote today

Or call
800-777-1872



Coverage worth discussing



General liability

Covered customer injuries from accepted cafe activities.



Commercial property

Insured machines and tenant assets after covered damage.



Equipment breakdown

Covered internal failures of accepted espresso machinery.



Workers compensation

Work-injury benefits for eligible cafe employees.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 Listen

We review your operations, coverage and past claims.

02 Assess

We look at hazards and ways to reduce risk.

03 Build

We compare carriers, premiums and audit terms.

04 Support

We revisit coverage as your work changes.



SCAN TO

Read the full
guide

800-777-1872

TheSouthernAgency.com