



Ask most food trailer owners what their insurance covers, and they'll describe the same three things: damage, theft, and public liability. That's the standard answer, and it isn't wrong — but it treats every trailer as though it carries identical risk. A coffee cart and a wood-fired pizza trailer are both “food trailers” on paper, yet the risks each one creates day to day are quite different. The right cover for one operator can leave real gaps for another, and those gaps tend to surface at the worst possible time: after something has already gone wrong.

Most standard trailer insurance is built around a familiar core: collision damage, theft, fire, and third-party liability. These fundamentals matter regardless of what's being sold from the trailer. But once cooking equipment, gas systems, refrigeration units, and perishable stock enter the picture, a generic policy can stop being specific enough. Understanding how food trailer insurance actually responds to these added risks is worth working through before an incident forces the question, not after.

The Problem With Treating Every Trailer the Same

Trailer insurance policies are often written broadly enough to apply to almost any towable trailer, which makes sense from an insurer's perspective — it's simpler to underwrite. The trade-off is that broad wording doesn't always capture what a mobile kitchen introduces: open flame, hot oil, LPG storage, refrigeration running continuously, and stock that spoils quickly if something fails. None of these are unusual risks for a food trailer, but they're also not automatically front of mind when a standard policy is issued.

This matters most at claim time, not at sign-up. A policy can look identical on paper for a coffee cart and a deep-fry setup, listing the same categories of cover — trailer damage, theft, liability — while responding quite differently to an actual incident depending on how the wording defines cause and exclusion. Reading a policy schedule with the specific equipment on board in mind, rather than treating it as a generic checklist, is usually where the gaps become visible.

Fire Risk in Hot-Food Setups

Trailers running fryers, grills, or open cooktops carry a meaningfully different fire risk to trailers with no cooking heat source at all. Hot oil, tight ventilation in a small enclosed space, and constant equipment use all raise the likelihood of an incident. Fire cover in a standard policy typically responds well to external causes — a fire that reaches the trailer from somewhere else — but it's worth confirming the policy also responds to fire that originates from the cooking equipment itself. That distinction matters more than it might first appear.

Refrigeration Breakdown and Perishable Stock

For dessert, ice-cream, and beverage trailers in particular, the biggest financial exposure often isn't fire or collision at all — it's a refrigeration unit failing on a hot day. A single breakdown can write off an entire stock load. Mechanical or electrical breakdown is frequently excluded from standard cover unless it results directly from an insured event such as an accident, which means a fridge simply failing on its own may not be covered without a specific add-on. Operators who depend heavily on refrigerated stock should ask this question directly rather than assuming it's included.

Gas, LPG and Compliance Considerations

Pizza and wood-fired trailers bring their own set of considerations: gas ovens, LPG bottle storage, and higher operating temperatures than most other setups. Beyond the obvious fire risk, these trailers often face specific installation and safety compliance requirements, and insurers may want to see gas certification documentation before confirming cover. Having this paperwork organised and reviewed ahead of time avoids delays or disputes if a claim is ever assessed.

The Trailer and Tow Vehicle Aren't Always Insured Together

One of the more common gaps has nothing to do with the kitchen at all — it's the assumption that insuring the tow vehicle automatically extends to the trailer. It usually doesn't. Many policies only cover a trailer while it's attached to a specific listed vehicle, which can leave it exposed while parked and trading, unhitched, at a market or festival site. Operators whose trailer isn't always towed by the same vehicle should confirm this explicitly, since it's an easy detail to

overlook until a claim reveals it.

What Event Organisers Typically Require

Councils, market organisers, and event managers commonly ask for evidence of public liability cover before approving a trading permit, and the required limit can vary between venues. It's also common for an organiser to request being listed as an interested party on a certificate of currency. Separately, public liability and products liability aren't always bundled into the same cover — an operator should confirm that claims relating to the food itself, such as an allergic reaction or food-borne illness, are explicitly included rather than assumed.

Questions Worth Asking Before You Sign

Working through these risks doesn't require becoming an insurance expert overnight. A short list of direct questions can do most of the work: Does the policy cover fire originating from cooking equipment, not just fire reaching the trailer from outside? Is refrigeration or equipment breakdown included, or does it need to be added separately? Is the trailer covered while parked and unhitched, or only while attached to a specific vehicle? Does liability cover extend to claims about the food itself, such as illness or an allergic reaction, or only to injuries caused by the trailer or its operation? Answers vary between insurers and policies, which is exactly why these questions are worth asking directly rather than assuming.

It's also worth keeping documentation current — gas certification, equipment servicing records, and an up-to-date list of what's inside the trailer all make a claim easier to process if something does go wrong. Insurers generally respond faster and more predictably when an operator can clearly show what was covered, what it was worth, and how it was maintained.

None of this means an operator needs the most expensive policy available, or every optional extra an insurer offers. It means matching cover to what a specific trailer actually does — what it cooks, how it's stored, and where it trades — rather than assuming a standard policy has every angle covered. A short conversation with a specialist broker before an incident happens is usually far more useful than reading through the fine print after one.