

# INSURANCE & TAXES Starter Guide™



Protect Your Business. Stay Compliant. Keep More of What You Earn.

Simple insurance and tax guidance for food vendors in **Los Angeles County, Riverside County, and San Bernardino County.**

You're Not Alone. We're Here to Help You GLOW!

PLAN IT. PROTECT IT. FILE IT. GLOW!

## 1 WHY INSURANCE & TAXES MATTER

- PROTECT YOUR BUSINESS**  
Insurance helps protect you from accidents, injuries, and unexpected costs.
- STAY COMPLIANT**  
Paying taxes and keeping good records keeps you legal and avoids penalties.
- BUILD BUSINESS CREDIT**  
Good financial habits help you qualify for loans and grow faster.
- KEEP MORE OF YOUR MONEY**  
Track expenses, claim deductions, and save on taxes.
- PEACE OF MIND**  
Focus on your passion while your business is protected.

## 2 INSURANCE BASICS FOR FOOD VENDORS

Insurance requirements vary by county, city, and event. Always confirm with your event organizer, commissary, or local health department.

- GENERAL LIABILITY INSURANCE**  
Most common requirement. Protects you if someone gets injured or property is damaged.
- COMMERCIAL AUTO INSURANCE**  
Required if you use a vehicle for your food business (truck, trailer, or tow vehicle).
- EQUIPMENT COVERAGE**  
Helps replace or repair your cooking equipment if it's damaged, stolen, or lost.
- WORKERS' COMP (IF YOU HAVE EMPLOYEES)**  
Required in California if you have employees. Protects you and your team.
- EVENT & VENUE REQUIREMENTS**  
Many events require a Certificate of Insurance (COI). Always ask first!

**TIP:** Keep digital and printed copies of your Certificate of Insurance (COI) and policy documents.

## 3 TAX BASICS FOR FOOD VENDORS

- YOU MAY NEED TO PAY:**
- Income Tax (Federal & State)
  - Self-Employment Tax
  - Sales Tax (If you sell taxable items)
  - Payroll Taxes (If you have employees)

- TAX DEADLINES TO KNOW:**
- Apr 15 – Federal & State Income Tax
  - Quarterly Estimated Taxes – Apr 15, Jun 15, Sep 15, Jan 15
  - Sales Tax – Due monthly, quarterly, or annually (varies)

- DON'T FORGET TO:**
- Get an EIN (Employer Identification Number) from the IRS (free!)
  - Keep accurate records of income & expenses
  - Report all income (cash, card, apps, events)
  - Set aside 20–30% of income for taxes

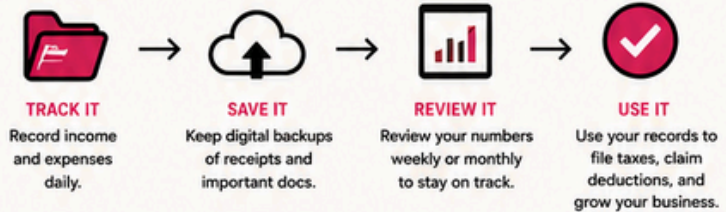
## 4 TAX DEDUCTIONS YOU CAN CLAIM

Common deductions for food vendors include:

- Fuel & Mileage
- Ingredients & Supplies
- Equipment & Utensils
- Events, Fees & Permits
- Phone & Internet
- Marketing & Branding
- Repairs & Maintenance
- Insurance Premiums

★ Save every receipt. If it helps your business, you may be able to deduct it. When in doubt, ask a tax professional.

## 5 SIMPLE RECORD KEEPING SYSTEM



**TIP:** Use apps like QuickBooks, Wave, FreshBooks, or even a simple spreadsheet.

## 6 QUICK SUCCESS TIPS

- Don't skip insurance. It can save you thousands.
- Save money throughout the year for tax time.
- Keep your business and personal finances separate.
- Work with a tax professional as you grow.
- Stay informed about changes in tax laws and local rules.
- Protect your business today to build your legacy tomorrow.

**REMEMBER:** Being prepared today creates freedom tomorrow.

PLAN. PROTECT. PROSPER.  
*Glow Forever.*

**Studio GLOW Kitchen™**  
Build • Brand • Grow

**DISCLAIMER:** This guide is for educational purposes only and not legal or tax advice. Consult with a licensed insurance agent and tax professional for guidance specific to your business.

More guides, tools & support at [STUDIOWKITCHEN.COM](http://STUDIOWKITCHEN.COM)