

Cottage Food Program

Allergen Labeling & Insurance

Labeling of Food Allergens on Cottage Food Products

Include a declaration on the label in plain language if the food contains any of the eight major food allergens such as milk, eggs, fish, shellfish, tree nuts, wheat, peanuts, and soybeans.

There are two approved methods prescribed by federal law for declaring allergens in packaged foods:

1. In a separate summary statement immediately following or adjacent to the ingredient list, or
2. Within the ingredient list.

Insurance for Cottage Food Operators

Cottage Food Operators should check with your homeowner insurance company or your landlord if you are operating out of a rental property. Many homeowner insurance policies will not extend liability coverage to liabilities arising out of home-based businesses.