CORY WASHINGTON & CO.

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ANTIQUE STORE — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for antique shops, antique malls, and vintage dealers. Priorities reflect typical exposure for this class; confirm against the store's actual format and inventory.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Business Personal Property (Stock)**	Covers owned inventory, fixtures, and display cases against fire, theft, water, and similar loss. Confirm the stock limit reflects peak-season value, not an average.	CORE
☐	**Commercial General Liability**	Covers customer injuries in crowded aisles, from tipping furniture, or from falling merchandise, plus products claims on goods sold.	CORE
☐	**Property of Others / Consigned Goods**	Consigned items belong to the consignor. Many property forms limit or exclude them unless scheduled, and the agreement should say who insures them and at what value.	CORE
☐	**Fine Arts / Scheduled Valuable Items**	High-value pieces (art, jewelry, rare items) may need agreed-value scheduling so a loss is not settled on depreciated cost.	PREVALENT
☐	**Inland Marine — Transit & Shows**	Covers inventory in transit, at antique shows, or at a restorer's shop, where on-premises property coverage usually stops.	SITUATIONAL
☐	**Bailee's Customer Coverage**	Covers customers' items left for restoration, refinishing, or repair while in the store's care.	SITUATIONAL
☐	**Glass & Breakage Coverage**	Standard property forms often exclude breakage of fragile articles (glass, porcelain) unless caused by a named peril.	SITUATIONAL
☐	**Crime / Employee Dishonesty**	Covers employee theft of stock or cash and certain fraud losses, common with small, portable, high-value items.	PREVALENT
☐	**Professional Liability (Appraisal E&O)**	Needed if the store issues appraisals or authenticity statements — GL does not respond to a claim that a valuation or attribution was wrong.	SITUATIONAL
☐	**Commercial Auto / Hired & Non-Owned**	Covers furniture pickups, deliveries, and estate-sale runs in owned, rented, or employees' vehicles.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states with employees; lifting and moving heavy furniture is the main injury source.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed coverage for this class is consigned goods. Owners often assume their stock limit covers everything on the floor, but consigned items are property of others, and many property forms limit or exclude them unless they are specifically scheduled. When the consignment agreement is also silent on who insures the goods and whether a loss is paid at retail or at the consignor's net, one fire or burglary becomes a coverage dispute with every consignor at once. Antique malls add a second layer: independent booth dealers' inventory and liability sit inside the applicant's premises, and without dealer certificates on file, the mall is often the first party named.