

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.

COREPREVALENTSITUATIONAL

— 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.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.