

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 wholesale auto parts distributors and warehouses. Priorities reflect typical exposure for this class; confirm against your actual product lines, sourcing, and fleet.

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
☐ Products Liability	Covers crash and injury claims from parts you sell — brakes, steering, and suspension carry the most severe exposure.	CORE
☐ Commercial General Liability	Covers premises and operations claims at warehouses and customer sites.	CORE
☐ Commercial Auto / Hired & Non-Owned Auto	Covers delivery trucks and drivers, including employees using personal vehicles.	CORE
☐ Vendor's Endorsement / Additional Insured	Puts you on your manufacturers' policies for claims over their parts.	CORE
☐ Umbrella / Excess Liability	Adds limits above auto and products for serious crashes.	CORE
☐ Workers' Compensation	Required by law; warehouse lifting, forklift, and delivery injuries.	PREVALENT
☐ Commercial Property & Stock	Covers warehouse, racking, and inventory, including stock held at branches.	PREVALENT
☐ Crime / Employee Theft	Covers theft of catalytic converters, tools, and high-value parts.	PREVALENT
☐ Product Recall	Pays to notify customers and retrieve recalled or counterfeit parts.	SITUATIONAL
☐ Pollution Liability	Covers battery acid, oil, and antifreeze spills and core-return handling.	SITUATIONAL
☐ Cyber / Privacy Liability	Covers e-commerce, ordering systems, and payment fraud.	SITUATIONAL
☐ Garage / Service Liability	Needed if you install parts or machine components for customers.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by auto parts distributors is private-label and imported parts. State laws that protect resellers generally stop applying when you sell parts under your own brand, or when the overseas maker can't be sued or has no U.S. insurance — and a single failed brake or steering part can mean a serious crash claim. Confirm that your products coverage lists every private-label and imported line, collect vendor's endorsements from every manufacturer, and check your auto policy if drivers use their own vehicles.

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.