

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 retail auto parts stores. Priorities reflect typical exposure; confirm against imports, delivery, and in-store help.

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 injuries from parts sold — confirm imported and private-label parts aren't excluded.	CORE
☐ Commercial General Liability	Covers customer injuries, including in-lot installation help.	CORE
☐ Commercial Auto	Covers commercial delivery vehicles and drivers.	CORE
☐ Vendor's Endorsements from Suppliers	Adds the store as an insured on suppliers' product policies.	PREVALENT
☐ Pollution Liability	Covers used oil and battery handling.	SITUATIONAL
☐ Umbrella / Excess Liability	Adds limits for a fatal safety-part failure or delivery crash.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is safety-critical parts from unverified sources. NHTSA found in 2026 that substandard imported air bag inflators caused ten deaths, and product-liability law reaches every seller in the chain. Counterfeits can look identical to genuine parts. Stores should buy safety parts only through authorized channels, confirm suppliers' insurance and vendor's endorsements, and check recalls weekly; commercial delivery fleets are the other major exposure.

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.