CORY WASHINGTON & CO.

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CWCO-SUP-AUTOPARTS-CHK Rev. 09-2026

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

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
☐	**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.