CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

BAILEE & PROPERTY OF OTHERS — POLICY FEATURE CHECKLIST

Pull out your current bailee or customer-goods coverage and check the box next to each feature you can confirm it includes — anything unchecked is worth a quick conversation with your advisor.

STANDARD **OFTEN LIMITED** **IF NEEDED** *— Standard: should be included · Often limited: frequently sublimited, excluded, or optional · If needed: depends on your operations*

	POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐	**Bailee Customers Coverage**	Covers customers' goods in your care — standard property only extends a small amount.	STANDARD
☐	**Legal Liability vs. Regardless of Fault**	Confirm whether the policy pays only when you're legally liable or pays customers regardless of fault.	OFTEN LIMITED
☐	**Limits by Location & in Transit**	Confirm limits fit peak values at each location and while goods are in vehicles.	STANDARD
☐	**Goods at Subcontractors**	Covers customer items sent to another shop — often excluded unless scheduled.	OFTEN LIMITED
☐	**Mysterious Disappearance**	Covers items that go missing without clear evidence of theft — often excluded.	OFTEN LIMITED
☐	**Flood for Below-Grade Storage**	Excluded from standard forms — needed if goods are stored in basements.	IF NEEDED
☐	**Warehouse Legal Liability**	Warehouses and 3PLs storing others' goods need their own coverage — see the CWCO-SUP-WLL checklist.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The most commonly missed gap in this coverage is relying on the property policy. Standard property forms cover customers' goods only through a small extension, and whether a loss is paid can depend on the bailee's receipts and legal liability. Businesses should carry dedicated bailee coverage, confirm how it pays, and set limits for peak season, transit, and goods at subcontractors.

IMPORTANT — PLEASE READ