CORY WASHINGTON & CO.

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BUTCHER SHOP & MEAT MARKET — 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 butcher shops and meat markets. Priorities reflect typical exposure; confirm against deli, curing, and game processing.

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
☐	**Workers' Compensation**	Required in most states.	CORE
☐	**Commercial General Liability (incl. Products)**	Covers foodborne illness from ground and ready-to-eat meats.	CORE
☐	**Equipment Breakdown & Spoilage**	Covers cooler failures and spoiled meat.	CORE
☐	**Commercial Property & Business Income**	Covers the shop, equipment, and lost income after a fire or closure.	CORE
☐	**Bailee / Customer Goods**	Covers hunters' game in the shop's care.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is employee amputations. Band saws, grinders, and slicers cause serious injuries, and federal law bars workers under 18 from operating or cleaning them — violations add penalties to the injury claim. Shops should keep guards and push tools in use, lock out slicers for cleaning, keep minors off power equipment, and carry spoilage coverage for coolers.

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.