

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 camera and photographic equipment stores. Priorities reflect typical exposure for this class; confirm against your actual products, locations, and operations.

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
☐ Business Personal Property	Covers dense, portable, high-value inventory.	CORE
☐ Burglary / Crime	Covers smash-and-grab and after-hours break-ins.	CORE
☐ Inland Marine — Rental Equipment	Covers the rental fleet in renters' hands.	CORE
☐ General Liability	Covers workshop attendees and customer traffic.	CORE
☐ Bailee's Customers	Covers customer cameras held for repair or cleaning.	PREVALENT
☐ Employee Dishonesty	Covers easily fenced inventory.	PREVALENT
☐ Products Liability	Covers drones and lithium batteries you sell.	PREVALENT
☐ Cyber Liability	Covers renter IDs and card data on file.	PREVALENT
☐ Business Income	Covers closure after a burglary.	PREVALENT
☐ Hired & Non-Owned Auto	Covers delivering rentals to production sets.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by camera stores is rental fraud. Gear handed to a renter who never returns it is often excluded as voluntary parting or trick-and-device under property and crime forms, because the store gave it up willingly. A rental equipment floater with a fraud or conversion endorsement, plus requiring renters to show insurance, closes the gap.

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.