CORY WASHINGTON & CO.

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CANDY & CONFECTIONERY 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 candy stores, confectioners, and chocolate shops. Priorities reflect typical exposure for this class; confirm against the store's actual product mix and any in-house production.

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
☐	**Commercial General Liability (incl. Products)**	Covers customer injuries and claims that candy sold caused illness, an allergic reaction, choking, or a dental injury.	CORE
☐	**Vendor's Endorsement from Suppliers**	Makes the store an additional insured on its suppliers' product liability — important when selling imported or third-party candy.	PREVALENT
☐	**Business Personal Property (Stock)**	Covers inventory, bins, and fixtures against fire, theft, and water damage.	CORE
☐	**Spoilage / Equipment Breakdown**	Covers chocolate and inventory lost when HVAC, refrigeration, or power fails — standard property often excludes it.	PREVALENT
☐	**Product Recall / Contamination**	Pays to pull and replace product, and for lost income, when an item is recalled — product liability does not.	SITUATIONAL
☐	**Business Income**	Replaces income during a closure, especially around holiday peaks.	PREVALENT
☐	**Workers' Compensation**	Required in most states with employees; hot-sugar burns and lifting are typical in stores that make candy.	SITUATIONAL
☐	**Cyber Liability**	Covers exposure of customer payment and order data from online sales.	SITUATIONAL
☐	**Liquor Liability**	Needed only if the store sells or serves alcohol-infused candy or beverages.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is product liability for candy the store didn't make. When candy is imported, relabeled, or bought from a small supplier, the store may be the only party in the U.S. an injured customer can reach. FDA recommends no more than 0.1 ppm lead in candy likely eaten often by small children, and imported chili and tamarind candies have repeatedly exceeded it. Undeclared allergens in bulk bins are the other common claim. Confirming a vendor's endorsement from major suppliers, and a products limit that fits the store's sales, closes most of this gap. Stores selling hemp or THC edibles should review that coverage separately.