# CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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## CELL PHONE & ELECTRONICS REPAIR — 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 phone, tablet, computer, and console repair shops. Priorities reflect typical exposure for this class; confirm against the shop's actual services and whether it buys used devices.*

**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 |
|---|---|---|---|
| ☐ | **Bailee's Customer Coverage** | Covers customers' devices damaged, lost, or stolen while in the shop's care. General liability usually excludes property in your care, custody, or control. | CORE |
| ☐ | **Commercial General Liability** | Covers customer injuries on premises and damage caused away from the workbench. | CORE |
| ☐ | **Professional Liability (E&O)** | Covers claims that a repair was done wrong or caused later failure, including data loss during repair. | PREVALENT |
| ☐ | **Cyber / Privacy Liability** | Covers claims that customer data on a device was accessed or leaked, and breaches of the shop's own systems. | PREVALENT |
| ☐ | **Business Personal Property** | Covers tools, parts inventory, and devices for resale. | CORE |
| ☐ | **Crime / Employee Dishonesty** | Covers employee theft of devices, parts, or cash. | PREVALENT |
| ☐ | **Business Income** | Replaces income after a fire, burglary, or other covered closure. | PREVALENT |
| ☐ | **Workers' Compensation** | Required in most states with employees; burns and cuts are typical. | SITUATIONAL |
| ☐ | **Hired & Non-Owned Auto** | Covers employees driving their own cars for pickups, deliveries, or on-site repairs. | SITUATIONAL |

### COMMON COVERAGE GAP FOR THIS CLASS

*The most commonly missed coverage for this class is bailee's customer coverage. Shop owners assume general liability pays when a customer's phone or laptop is dropped, cooked by a hot-air station, or stolen in a break-in, but GL generally excludes property in the shop's care, custody, or control. The second gap is customer data: technicians routinely have access to photos, messages, and accounts, and a single allegation of snooping or leaked data is a privacy claim that GL won't answer. Shops that buy used phones also carry stolen-property exposure and should confirm their state's secondhand-dealer rules.*

### 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.