CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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CLOTHING BOUTIQUE — 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 clothing, shoe, and accessories boutiques. Priorities reflect typical exposure for this class; confirm against the store's actual sales channels and product sources.

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 (Stock)**	Covers inventory, fixtures, and displays against fire, theft, and water. Confirm the limit fits seasonal peaks.	CORE
☐	**Commercial General Liability (incl. Products)**	Covers customer injuries in the store and claims from products sold, including private-label goods.	CORE
☐	**Cyber Liability**	Covers data breaches, payment fraud, and privacy claims from online sales, loyalty programs, and text marketing.	PREVALENT
☐	**ADA / Website Accessibility Defense**	Some cyber, media, or EPLI policies can add defense for website-accessibility suits — GL usually won't respond.	SITUATIONAL
☐	**Media / Advertising Liability**	Covers claims over photos, music, or content used in ads and social media without the right permissions.	SITUATIONAL
☐	**Crime / Employee Dishonesty**	Covers theft by employees and certain fraud losses.	PREVALENT
☐	**Property of Others / Consigned Goods**	Covers consignors' goods, which standard property forms may limit or exclude.	SITUATIONAL
☐	**Inland Marine / Off-Site Property**	Covers inventory at pop-ups, markets, trunk shows, or in a mobile boutique.	SITUATIONAL
☐	**Business Income**	Replaces income after a covered closure.	PREVALENT
☐	**Workers' Compensation**	Required in most states with employees.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is the online store. Most boutiques now sell through a website or social media, and e-commerce sites draw roughly 70% of ADA website-accessibility lawsuits — more than 5,000 were filed in 2025, and small businesses make up most defendants. General liability usually does not respond to these suits, and relying on an accessibility widget alone has not prevented them. Boutiques that sell their own label or import directly also step into the manufacturer's role for federal flammability and children's-clothing rules, so products coverage should be confirmed rather than assumed.

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.