CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CONVENIENCE 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 convenience stores, with or without fuel. Priorities reflect typical exposure for this class; confirm against the store's actual hours, sales mix, and fuel 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
☐	**Commercial General Liability**	Covers customer injuries, including slips and falls and claims that inadequate security led to an assault.	CORE
☐	**Commercial Property & Business Income**	Covers the building, stock, coolers, and lost income after fire, vehicle impact, or other covered loss.	CORE
☐	**Liquor Liability**	Covers claims arising from alcohol sold, including sales to minors or intoxicated people. GL typically excludes it.	SITUATIONAL
☐	**Storage Tank Pollution Liability**	Pays cleanup and third-party damage from fuel releases. Federal law requires at least $1 million per occurrence for retail fuel sites.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states; robbery-related assaults make this a high-severity class.	CORE
☐	**Crime / Money & Securities**	Covers cash, lottery, and money-order stock lost to robbery, burglary, or employee theft.	PREVALENT
☐	**Equipment Breakdown / Spoilage**	Covers cooler and freezer failures and the inventory lost.	PREVALENT
☐	**Umbrella / Excess Liability**	Adds limits above GL, liquor, and auto for serious assault or vehicle claims.	PREVALENT
☐	**Employment Practices Liability (EPLI)**	Covers harassment, discrimination, and wrongful-termination claims from staff.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed coverage for stores that sell fuel is storage tank pollution liability. General liability almost always excludes pollution, yet federal law requires retail fuel sites to prove at least $1 million per occurrence to pay for cleanup and third-party damage from a tank release. For every convenience store, the other major exposure is violence: robbery is the leading cause of death for retail workers, OSHA has cited stores for failing to control it, and those findings feed directly into negligent-security suits by injured customers. GL limits and assault-and-battery exclusions deserve a close look.