

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.

COREPREVALENTSITUATIONAL

— 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.

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.