

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 craft, art supply, fabric, and hobby stores. Priorities reflect typical exposure for this class; confirm against the store's actual classes, services, and product mix.

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 from products sold, including art materials and children's kits.	CORE
☐ Business Personal Property (Stock)	Covers inventory and fixtures. Craft stock is highly combustible and seasonal peaks can be large.	CORE
☐ Class / Instructional Activities Coverage	Confirms GL covers students using kilns, torches, resin, and tools during classes — some policies limit this.	PREVALENT
☐ Bailee's Customer Coverage	Covers customers' artwork, quilts, and equipment held for framing, finishing, or repair.	SITUATIONAL
☐ Abuse & Molestation	Relevant if the store runs children's classes, camps, or parties.	SITUATIONAL
☐ Business Income	Replaces income after a covered closure, especially around holiday peaks.	PREVALENT
☐ Workers' Compensation	Required in most states with employees; may also apply to instructors.	SITUATIONAL
☐ Inland Marine / Off-Site Property	Covers stock and equipment taken to craft fairs, schools, and events.	SITUATIONAL
☐ Cyber Liability	Covers online sales and class-booking data.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is classes and workshops. Owners think of themselves as retailers, but classes put the public at kilns, glass torches, soldering irons, resin, and blades under the store's direction. Confirm the GL policy covers instructional activities, that independent instructors carry their own insurance, and that children's programs are addressed. The store is also a seller of art materials under federal labeling law (LHAMA), which applies to retailers as well as manufacturers, and customers' artwork left for framing is usually not covered by the store's property policy without bailee's coverage.

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.