CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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CRAFT & HOBBY 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 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.