CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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DRY CLEANER — 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 dry cleaners. Priorities reflect typical exposure; confirm against solvents and delivery.

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
☐	**Bailee / Customer Goods**	Covers customers' garments in the cleaner's care — excluded from standard property.	CORE
☐	**Pollution Liability**	Covers solvent spills and contamination — excluded from GL.	CORE
☐	**Commercial General Liability**	Covers customer injuries on premises.	CORE
☐	**Commercial Property & Equipment Breakdown**	Covers machines, boilers, and the building.	CORE
☐	**Workers' Compensation**	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is pollution coverage for past contamination. Decades of perc use make dry cleaner sites a leading source of soil and groundwater contamination, and general liability excludes pollution — while EPA phases out perc entirely by 2034. Cleaners should carry pollution coverage that addresses prior operations, consider a Phase I assessment, and plan machine replacements before the 2027 deadline.

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.