CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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FABRIC 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 fabric, quilting, and sewing stores. Priorities reflect typical exposure for this class; confirm against the store's actual services and classes.

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
☐	**Business Personal Property (Stock)**	Covers bolts, notions, and fixtures. Fabric inventory is highly combustible and easily ruined by smoke or water.	CORE
☐	**Commercial General Liability (incl. Products)**	Covers customer injuries (falling bolts, ladders, pins) and fabric or products sold.	CORE
☐	**Bailee's Customer Coverage**	Covers customers' quilts, projects, and machines held for finishing, long-arm quilting, or repair.	SITUATIONAL
☐	**Class / Instructional Activities**	Confirms GL covers students using machines, irons, and cutters during classes.	PREVALENT
☐	**Abuse & Molestation**	Relevant for children's sewing classes and camps.	SITUATIONAL
☐	**Business Income**	Replaces income after a covered closure.	PREVALENT
☐	**Workers' Compensation**	Required in most states with employees; lifting and cutting injuries are common.	SITUATIONAL
☐	**Commercial Auto / Hired & Non-Owned**	Covers drapery or upholstery installs and deliveries.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is customers' property in the store's care. Long-arm quilting, finishing, and machine repair put quilts and projects — often irreplaceable heirlooms — in the store's custody, and standard property and GL policies generally exclude property of others in your care. On the product side, federal flammability rules apply to fabric sold for clothing, and a store's best defense is a signed supplier guaranty and not promoting unapproved fabric for children's sleepwear.

IMPORTANT — PLEASE READ