

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.

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
☐ 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

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.