

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 flooring and tile stores. Priorities reflect typical exposure for this class; confirm against your actual products, locations, and operations.

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
☐ General Liability	Covers customers walking among slab racks.	CORE
☐ Workers' Compensation	Covers crush injuries and silica exposure.	CORE
☐ Products-Completed Operations	Covers failed installs, cracking, and delamination.	CORE
☐ Business Personal Property	Covers heavy, breakable slab and tile stock.	CORE
☐ Commercial Auto	Covers flatbed delivery of slabs.	CORE
☐ Employers Liability (Stop-Gap)	Covers silicosis suits beyond workers' comp.	PREVALENT
☐ Contractors Equipment	Covers forklifts and slab lifters.	PREVALENT
☐ Subcontractor Insurance Review	Avoids uninsured-installer claims and audit charges.	PREVALENT
☐ Business Income	Covers a rack collapse or warehouse loss.	PREVALENT
☐ Pollution Liability	Covers silica dust and formaldehyde emissions.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by flooring and tile stores is silica. Stores that cut engineered stone often carry GL forms with silica exclusions and only basic workers' comp, while silicosis claims arrive after long latency or as suits by installers' employees. Confirm the silica exclusion status, employers liability limits, and whether any fabrication is done in-house.

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.