CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-FLORIST-CHK Rev. 09-2026

FLORIST — 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 retail, wedding, and event florists. Priorities reflect typical exposure for this class; confirm against the shop's delivery setup and event work.

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 Auto**	Covers owned or leased delivery vans and their drivers.	CORE
☐	**Hired & Non-Owned Auto**	Covers the shop when employees deliver in their own cars — personal auto usually excludes business use.	CORE
☐	**Commercial General Liability**	Covers customer injuries and damage at venues from installations, arches, and deliveries.	CORE
☐	**Spoilage / Equipment Breakdown**	Covers flowers lost when coolers fail or power goes out — especially costly at peak holidays.	PREVALENT
☐	**Business Personal Property (with Seasonal Increase)**	Covers inventory, coolers, and fixtures, with higher limits during peak seasons.	PREVALENT
☐	**Professional Liability (Event E&O)**	Covers claims that wedding or event flowers were wrong, late, or missing.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states with employees; knife cuts, lifting, and driving injuries are common.	SITUATIONAL
☐	**Business Income**	Replaces income after a covered closure, especially before a major holiday.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is employees delivering in their own cars. Personal auto policies generally exclude business use, so when a driver causes an accident on a delivery, the shop can be named with no coverage in place unless it carries hired and non-owned auto. The risk multiplies at Valentine's Day and Mother's Day, when temporary drivers and tight schedules pile up. Event work is the second gap: arches and hanging installations are contractor-like work at someone else's venue, and venues look to the florist first.