CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

FURNITURE 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 furniture and mattress retailers, including delivery, assembly, and financing. Priorities reflect typical exposure for this class; confirm against the store's products and services.

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 General Liability (incl. Products-Completed Ops)**	Covers tip-overs, product defects, and damage from delivery and assembly after the job is done.	CORE
☐	**Business Personal Property (Stock)**	Covers showroom and warehouse inventory; foam-filled stock is highly combustible.	CORE
☐	**Commercial Auto**	Covers delivery trucks and crews on the road.	CORE
☐	**Workers' Compensation**	Required in most states; delivery crews face heavy lifting, stairs, and truck injuries.	CORE
☐	**Vendor's Endorsement from Suppliers**	Adds the store as an insured on manufacturers' product liability — key for imported goods.	PREVALENT
☐	**Contractual Liability / Service Contracts**	Covers the store if it is the obligor on protection plans it sells.	SITUATIONAL
☐	**Cyber Liability**	Covers credit applications and customer financial data.	SITUATIONAL
☐	**Business Income**	Replaces income after a covered closure.	PREVALENT
☐	**Umbrella / Excess Liability**	Adds limits above GL and auto — a child tip-over death can exceed primary limits.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most serious exposure for this class is furniture tip-over. Child deaths from falling dressers led Congress to pass the STURDY Act, and dressers and similar units made after September 1, 2023 must meet a federal stability standard. A store that sells a non-compliant unit, or delivers without offering anchoring, faces severe product and completed-operations claims. Confirm that GL includes completed operations for delivery and assembly, that suppliers name the store on their product liability, and that the umbrella limit fits a catastrophic claim.

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.