

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 comic shops, trading cards and tabletop game stores, collectibles dealers, and hobby shops. Priorities reflect typical exposure for this class; confirm against the store's actual inventory and events.

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
☐ Commercial Property / Business Personal Property	Covers inventory, fixtures, and display cases. Confirm inventory is valued high enough to replace graded cards and key collectibles.	CORE
☐ Theft / Burglary Coverage Confirmation	Card and collectibles shops are targeted for small, high-value items; confirm theft is covered without a low sublimit.	CORE
☐ Commercial General Liability	Covers customer injuries during shopping and in-store events, tournaments, and play nights.	CORE
☐ Workers' Compensation	Required in most states with employees.	CORE
☐ Property of Others / Bailee	Covers customers' consigned items and cards held for grading submissions.	PREVALENT
☐ Inland Marine / Transit & Off-Site	Covers inventory at conventions and card shows and in shipment to graders and customers.	PREVALENT
☐ Crime / Employee Theft	Covers employee theft of high-value singles, slabs, and cash.	PREVALENT
☐ Business Income	Replaces income after a burglary, fire, or other loss closes the store.	PREVALENT
☐ Cyber / Privacy Liability	Covers online store customer data and card payments.	PREVALENT
☐ Liquor Liability	Needed if a game cafe serves or allows alcohol.	SITUATIONAL
☐ Products Liability	Needed for hobby shops selling RC batteries, chargers, or model rocket motors.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most likely to hurt a card or collectibles shop is undervalued inventory. Graded cards, key comics, and sealed product can be worth far more than their cost, and property policies often value stock at cost or limit theft — so a single targeted burglary can leave the shop well short. Confirm how inventory is valued, the theft limit, and coverage for items at shows and in transit to graders. Shops that hold customers' cards for consignment or grading should also carry a property-of-others limit.

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.