

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 independent grocery stores, supermarkets, and specialty markets. Priorities reflect typical exposure for this class; confirm against the store's departments 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)	Covers customer slips and falls — the leading grocery claim — and illness or injury from food sold.	CORE
☐ Commercial Property & Business Income	Covers the building, equipment, and inventory, plus lost income after a covered closure.	CORE
☐ Spoilage / Equipment Breakdown	Covers perishable stock lost when coolers, freezers, or power fail — often excluded or limited.	CORE
☐ Workers' Compensation	Required in most states; slicers, balers, lifting, and falls drive injuries.	CORE
☐ Employment Practices Liability (EPLI)	Covers wage-hour, discrimination, and harassment claims — common in large hourly workforces.	PREVALENT
☐ Liquor Liability	Needed if the store sells beer, wine, or spirits.	SITUATIONAL
☐ Product Recall / Contamination	Covers the cost of pulling contaminated or recalled food and lost sales.	SITUATIONAL
☐ Pharmacy Professional Liability	Needed if the store has an in-store pharmacy.	SITUATIONAL
☐ Hired & Non-Owned / Commercial Auto	Covers grocery delivery by employees or owned vehicles.	SITUATIONAL
☐ Umbrella / Excess Liability	Adds limits above GL and auto for serious fall or vehicle claims.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is the defense of slip-and-fall claims. Stores usually carry the coverage, but many lose claims they could have won because they cannot prove their floors were inspected. Courts look at whether the store knew or should have known about the spill, so logged floor inspections, retained video, and same-day incident reports matter as much as the policy limit. Spoilage is the second gap: a refrigeration failure can destroy an entire store's perishables overnight, and many property policies limit or exclude it.

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.