CORY WASHINGTON & CO.

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GROCERY 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 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.