CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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HARDWARE 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 hardware stores, home centers, and lumber yards. Priorities reflect typical exposure for this class; confirm against the store's hazardous materials, rentals, and delivery operations.

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 injuries and products sold, including chemicals, propane, and tools.	CORE
☐	**Commercial Property & Business Income**	Covers the building, inventory, and yard stock, plus lost income after a fire or other covered loss.	CORE
☐	**Equipment Rental Liability**	Confirms GL covers injuries from tools and equipment rented to customers — some policies exclude rentals.	SITUATIONAL
☐	**Pollution / Hazardous Materials Liability**	Covers chemical spills and releases, which GL usually excludes.	PREVALENT
☐	**Bailee's Customer Coverage**	Covers customers' mowers, windows, and equipment left for repair.	SITUATIONAL
☐	**Commercial Auto**	Covers delivery trucks, including boom and flatbed trucks.	PREVALENT
☐	**Workers' Compensation**	Required in most states; forklifts, lifting, and chemical handling drive injuries.	CORE
☐	**Crime / Employee Dishonesty**	Covers employee theft and cash losses.	PREVALENT
☐	**Umbrella / Excess Liability**	Adds limits above GL and auto for serious injury or delivery claims.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is hazardous materials. A hardware store stocks propane, pool chlorine, acids, solvents, fertilizers, and aerosols in one building open to the public — and pool oxidizers stored near acids can release toxic chlorine gas or feed a fire. Fire codes limit how much can be stored, and general liability usually excludes pollution, so a spill or release may not be covered. Stores that rent tools or refill propane should also confirm those operations are covered, since some policies exclude them.

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.