

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 big-box and regional home improvement centers. Priorities reflect typical exposure for this class; confirm against your actual products, locations, and 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
☐ General Liability	Covers falling merchandise and forklift strikes on shoppers.	CORE
☐ Products Liability	Covers tools, ladders, and appliances sold to DIY customers.	CORE
☐ Commercial Property	Covers large buildings with lumber, paint, and propane.	CORE
☐ Workers' Compensation	Covers forklift, lifting, and racking injuries.	CORE
☐ Umbrella / Excess	Adds limits for crush-injury verdicts.	CORE
☐ Commercial Auto	Covers delivery and rental truck fleets.	PREVALENT
☐ Contractors E&O / Installation	Covers faulty installs sold under the store's name.	PREVALENT
☐ Pollution Liability	Covers paint, chemical, fertilizer, and propane releases.	SITUATIONAL
☐ Inland Marine / Equipment	Covers the rental tool fleet off premises.	SITUATIONAL
☐ Hired & Non-Owned Auto	Covers staff errands in personal vehicles.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by home centers is installation sold under the store's name but done by subcontractors. When an installer damages a home, the customer pursues the store; without enforced certificates, additional-insured status, and indemnity from installers, the store's GL absorbs the claim. Some retail GL forms also limit completed-operations coverage.

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.