

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 interior designers and decorators. Priorities reflect typical exposure; confirm against purchasing and installs.

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
☐ Professional Liability (E&O)	Covers claims from design and specification errors.	CORE
☐ General Liability	Covers damage to client homes and injuries during installs.	CORE
☐ Inland Marine / Goods in Transit	Covers client furniture and staging inventory in transit and storage.	PREVALENT
☐ Crime / Fidelity	Covers theft of client deposits by employees.	SITUATIONAL
☐ Hired & Non-Owned Auto	Covers staff driving to sites and picking up goods.	PREVALENT
☐ Workers' Compensation	Covers employees who measure, deliver, and install.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is goods the designer buys for clients. When furniture is lost, damaged in transit, or never arrives after the vendor fails, the client looks to the designer — and E&O and general liability usually won't pay. Designers who buy for clients should insure goods in transit and storage and set out in the contract who bears vendor and shipping risk.

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.