

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 kitchenware and housewares stores. Priorities reflect typical exposure for this class; confirm against your actual products, locations, and operations.

COREPREVALENTSITUATIONAL

— 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 injuries from broken glass, falling stock, and knife displays.	CORE
☐ Products-Completed Operations	Covers appliance burns and cookware defects naming the retailer.	CORE
☐ Business Personal Property	Covers fragile glass and ceramic inventory.	CORE
☐ Business Income	Replaces lost holiday sales after a covered loss.	CORE
☐ Workers' Compensation	Covers cuts and burns to instructors and staff.	CORE
☐ Vendors Endorsement	Passes product claims back to manufacturers.	PREVALENT
☐ Crime / Employee Dishonesty	Covers theft of high-value cutlery and appliances.	PREVALENT
☐ Umbrella	Adds limits for burn verdicts.	PREVALENT
☐ Product Recall Expense	Covers pulling recalled private-label items.	SITUATIONAL
☐ Liquor Liability	Covers wine served during cooking classes.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by kitchenware stores is relying on the manufacturer for appliance claims. The Walmart/Farberware and Best Buy/Gourmia matters show the retailer is named and stays in the case. If suppliers are foreign, uninsured, or the item is private-label, the store's own products limit is the only protection — so get vendor endorsements and adequate limits.

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.