CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-LAUNDROMAT-CHK Rev. 09-2026

LAUNDROMAT — 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 self-service laundromats and wash-and-fold services. Priorities reflect typical exposure for this class; confirm against hours, commercial accounts, and delivery.

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 Property & Business Income**	Covers the building, machines, and fixtures, plus lost income after a dryer fire or other covered loss.	CORE
☐	**Equipment Breakdown**	Covers sudden failure of washers, dryers, water heaters, and boilers — standard property excludes mechanical breakdown.	CORE
☐	**Commercial General Liability**	Covers customer slips, falls, and injuries, including during unattended hours.	CORE
☐	**Bailee's Customer Coverage**	Covers customers' laundry lost or damaged in wash-and-fold, which GL excludes.	PREVALENT
☐	**Crime / Money & Securities**	Covers cash and coins stolen from machines, change machines, and the register.	PREVALENT
☐	**Hired & Non-Owned / Commercial Auto**	Covers pickup and delivery, including in drivers' own cars.	SITUATIONAL
☐	**Sewer Backup / Water Damage**	Covers backups and leaks, often excluded or capped.	PREVALENT
☐	**Workers' Compensation**	Required in most states with employees.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is fire from laundry itself. Lint buildup causes many dryer fires, but towels from restaurants, spas, and gyms carry a hidden risk: oil left in the fabric after washing can self-heat and ignite hours later, especially when warm loads are piled in carts or bags after closing. This has destroyed laundromats and commercial laundries. Commercial accounts, full cool-down cycles, and professional exhaust cleaning matter as much as the policy limit. Wash-and-fold also puts customers' property in your care, which general liability does not cover.

IMPORTANT — PLEASE READ