

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 lighting showrooms and stores. 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    |
|--------------------------------------------------------------------------|-------------------------------------------------------|-------------|
| <input type="checkbox"/> <b>Products-Completed Operations</b>            | Covers fixtures that fall or overheat after the sale. | CORE        |
| <input type="checkbox"/> <b>General Liability</b>                        | Covers overhead displays above shoppers.              | CORE        |
| <input type="checkbox"/> <b>Vendors Endorsement / Additional Insured</b> | Passes product claims back to suppliers.              | CORE        |
| <input type="checkbox"/> <b>Business Personal Property</b>               | Covers fragile crystal and glass inventory.           | CORE        |
| <input type="checkbox"/> <b>Workers' Compensation</b>                    | Covers hanging heavy fixtures from ladders.           | CORE        |
| <input type="checkbox"/> <b>Product Recall Expense</b>                   | Covers pulling and replacing recalled fixtures.       | PREVALENT   |
| <input type="checkbox"/> <b>Installation Floater</b>                     | Covers fixtures in transit and at job sites.          | PREVALENT   |
| <input type="checkbox"/> <b>Commercial Auto</b>                          | Covers delivery vans.                                 | PREVALENT   |
| <input type="checkbox"/> <b>Business Income</b>                          | Covers showroom closure.                              | PREVALENT   |
| <input type="checkbox"/> <b>Professional Liability</b>                   | Covers lighting design and specification advice.      | SITUATIONAL |

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by lighting stores is recall cost. Standard GL excludes the cost of recalling products, and few lighting retailers buy recall-expense coverage — yet CPSC holds pure retailers to their own reporting duties, as BJ's \$9M penalty shows, so recall costs fall on the store even when an overseas maker caused the defect.

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.