

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 package liquor, beer, and wine stores. Priorities reflect typical exposure; confirm against delivery and regulated products.

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
☐ Liquor Liability	Covers claims over alcohol sold to minors or intoxicated buyers, where state law allows.	CORE
☐ Commercial General Liability	Covers customer injuries on premises.	CORE
☐ Commercial Property & Business Income	Covers inventory and lost income after a covered loss.	CORE
☐ Crime (Robbery, Burglary, Employee Theft)	Covers cash and inventory losses.	PREVALENT
☐ Products Liability (Regulated Products)	Confirms hemp-THC, kratom, and vape products aren't excluded.	SITUATIONAL
☐ Workers' Compensation	Required in most states; robbery injuries are a key risk.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for regulated products. A federal hemp redefinition taking effect December 11, 2026 will make many hemp-THC products unlawful under federal hemp law, and DEA began temporary scheduling of the kratom derivative 7-OH in July 2026. Many policies exclude cannabis and controlled-substance products. Stores should confirm product coverage, plan to pull products that become unlawful, and keep ID scanning, training, and refusal logs current to protect the license.

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.