MATERNITY STORE — 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 maternity and nursing 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
☐	**General Liability**	Covers customer injuries and invasion-of-privacy suits.	CORE
☐	**Products-Completed Operations**	Covers pump injuries and nursing pillow claims.	CORE
☐	**Business Personal Property**	Covers apparel and pump inventory.	CORE
☐	**Business Income**	Covers lost sales after a loss.	CORE
☐	**Workers' Compensation**	Covers retail staff injuries.	CORE
☐	**Sexual Misconduct Liability**	Covers allegations from hands-on fittings.	PREVALENT
☐	**Employment Practices Liability**	Covers claims from a small staff.	PREVALENT
☐	**Professional Liability**	Covers lactation and fitting advice.	SITUATIONAL
☐	**Cyber / Privacy**	Covers health information collected for insurance billing.	SITUATIONAL
☐	**Crime**	Covers theft of high-value pumps.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by maternity stores is acting as a medical-equipment supplier. Stores that rent pumps or bill insurance for them face cross-infection and advice claims a standard retail products policy may exclude. Rentals, DME billing, and lactation advice need a professional liability endorsement.

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.