CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

PAINT & WALLPAPER 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 paint, coatings, and wallcovering stores. Priorities reflect typical exposure for this class; confirm against products stocked and services offered.

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 and a highly flammable inventory, plus lost income after a fire.	CORE
☐	**Commercial General Liability (incl. Products)**	Covers customer injuries and claims from products sold or recommended.	CORE
☐	**Pollution / Hazardous Materials Liability**	Covers spills and releases of paints, solvents, and leftover paint — usually excluded from GL.	PREVALENT
☐	**Contractors Liability (Installation)**	Needed if the store hangs wallpaper or paints — completed work claims can surface later.	SITUATIONAL
☐	**Equipment Rental Liability**	Confirms GL covers injuries from rented sprayers — some policies exclude rentals.	SITUATIONAL
☐	**Commercial Auto**	Covers delivery vehicles to job sites.	PREVALENT
☐	**Workers' Compensation**	Required in most states; lifting pails and chemical exposure drive injuries.	CORE
☐	**Crime / Employee Dishonesty**	Covers employee theft and contractor account fraud.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is the product mix itself. Solvent paints, thinners, lacquers, and aerosols make a paint store a heavy fire load, and general liability usually excludes pollution from spills or leftover-paint storage. Regulated products add risk: EPA has banned consumer sales of methylene chloride paint strippers since 2019, and stains and oil finishes can cause rags to self-ignite if customers aren't warned. Stores that install wallpaper or rent sprayers should confirm those operations are covered, since retail policies may not include contractor or rental exposures.