

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 party supply and balloon 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 venue injuries during off-site installs.	CORE
☐ Products Liability	Covers latex reactions and foil balloon power-line contact.	CORE
☐ Commercial Property	Covers inventory and helium equipment.	CORE
☐ Workers' Compensation	Covers cylinder handling and ladder work at events.	CORE
☐ Commercial Auto	Covers delivering balloons and cylinders.	PREVALENT
☐ Hired & Non-Owned Auto	Covers staff delivering in personal vehicles.	PREVALENT
☐ Inland Marine	Covers tanks, pumps, and tools taken to events.	PREVALENT
☐ Business Income	Covers helium shortages or fire that halt orders.	SITUATIONAL
☐ Employment Practices Liability	Covers part-time and seasonal staff.	SITUATIONAL
☐ Umbrella / Excess	Adds limits for vehicle or outage-related fires.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by balloon stores is off-premises work. Some shop policies are written for storefront sales only, while the real exposure is at client venues — a tipped helium tank, wind-damaged arches, or a guest slipping on deflated balloons. Confirm GL covers off-site installations, and add auto and inland marine for deliveries and equipment.

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.