CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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PET 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 pet supply stores and stores selling live animals. Priorities reflect typical exposure for this class; confirm against the animals sold 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 General Liability (incl. Products)**	Covers customer bites and injuries, illness from animals, and products sold such as food and treats.	CORE
☐	**Commercial Property & Business Income**	Covers inventory, aquarium systems, and fixtures, plus lost income after a covered loss.	CORE
☐	**Animal Mortality / Stock Coverage**	Covers live animals held for sale — standard property often excludes animals.	SITUATIONAL
☐	**Equipment Breakdown / Spoilage**	Covers heating, filtration, and life-support failures for animals and aquariums.	PREVALENT
☐	**Vendor's Endorsement from Suppliers**	Adds the store as an insured on pet food and supply makers' product liability.	PREVALENT
☐	**Workers' Compensation**	Required in most states; employees handle animals and heavy bags.	CORE
☐	**Animal Bailee**	Needed if the store grooms, boards, or bathes customers' pets.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is disease from live animals. CDC has traced Campylobacter outbreaks to pet-store puppies, including an antibiotic-resistant strain, with store employees among the sick; reptiles and poultry spread Salmonella. Stores selling dogs and cats also face state lemon-law claims for sick animals and a growing number of state and local bans on retail sales. Confirm the policy covers illness claims, that live animals are covered as stock, and that life-support equipment is protected against breakdown.

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.