

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 pool and spa supply stores, including water testing and chemical delivery. Priorities reflect typical exposure for this class; confirm against the store's actual chemical inventory and services.

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	Pool oxidizers can ignite or react with water and heat; a 2011 pool-supply warehouse fire in Dallas caused over \$9 million in damage.	CORE
☐ Commercial General Liability (incl. Products)	Covers customer injuries in the store and claims from chemicals and equipment sold — most pool chemical injuries happen at home.	CORE
☐ Pollution Liability	A chlorine gas release or chemical spill can injure neighbors or contaminate property; many GL policies exclude pollution.	CORE
☐ Workers' Compensation	Staff lift heavy chemical containers and face chemical burns and inhalation exposure.	CORE
☐ Business Income	Replaces income if a chemical fire closes the store during the short peak season.	PREVALENT
☐ Commercial Auto	Needed for chemical and hot tub delivery vehicles.	PREVALENT
☐ Professional / Errors & Omissions	Covers claims that water-test results or dosing advice were wrong and damaged a pool or injured a swimmer.	PREVALENT
☐ Umbrella / Excess Liability	Extends limits above GL and auto for chemical and fire severity.	PREVALENT
☐ Equipment Breakdown	Covers water-testing equipment, HVAC, and refrigeration in chemical storage areas.	SITUATIONAL
☐ Cyber / Privacy Liability	Covers customer records and card data.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most likely to be missed for pool and spa supply stores is pollution liability. A fire or reaction involving pool oxidizers can release chlorine gas into the surrounding neighborhood, and runoff from firefighting can contaminate soil and storm drains — but most general liability policies exclude pollution. Confirm coverage for a chemical release from the store's own premises and deliveries. Also confirm the property limit reflects that oxidizer storage can turn a small fire into a total loss.

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.