

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 religious goods and church supply 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    |
|------------------------------------------------|--------------------------------------------------------|-------------|
| <input type="checkbox"/> General Liability     | Covers in-store injuries and on-site work at churches. | CORE        |
| <input type="checkbox"/> Products Liability    | Covers claims over candles and wine you sold.          | CORE        |
| <input type="checkbox"/> Commercial Property   | Covers inventory, including flammable wax.             | CORE        |
| <input type="checkbox"/> Workers' Compensation | Covers lifting pews and statues.                       | CORE        |
| <input type="checkbox"/> Completed Operations  | Covers installed statues or furniture that later fall. | PREVALENT   |
| <input type="checkbox"/> Commercial Auto       | Covers delivery vans hauling furniture.                | PREVALENT   |
| <input type="checkbox"/> Business Income       | Covers losses in the Christmas and Easter peaks.       | PREVALENT   |
| <input type="checkbox"/> Liquor Liability      | May be needed where wine sales are licensed.           | SITUATIONAL |
| <input type="checkbox"/> Bailee Coverage       | Covers customer vestments and vessels in for repair.   | SITUATIONAL |
| <input type="checkbox"/> Inland Marine         | Covers goods in transit and at conferences.            | SITUATIONAL |

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by church supply stores is installation. Stores that anchor statues or set pews on church premises are doing contractor work, and a retail-store classification may not cover that work or an installed item that later falls. Report installation revenue separately and confirm completed-operations coverage applies.

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.