CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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RETAIL 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 general merchandise and specialty retailers. Priorities reflect typical exposure; confirm against merchandise, locations, and online sales.

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 injuries and products sold.	CORE
☐	**Commercial Property & Business Income**	Covers inventory, fixtures, and improvements, plus lost income after a covered loss.	CORE
☐	**Crime / Employee Dishonesty**	Covers employee theft and cash losses — shoplifting by customers is usually not covered.	PREVALENT
☐	**Workers' Compensation**	Required in most states; covers employees hurt in theft events or stocking.	CORE
☐	**Employment Practices Liability**	Covers harassment, discrimination, and wage claims, and false-detention claims tied to employment.	PREVALENT
☐	**Cyber Liability**	Covers payment data breaches, card skimming, and online-store attacks.	PREVALENT
☐	**Vendor's Endorsement from Suppliers**	Adds the store as an insured on suppliers' product liability.	PREVALENT
☐	**Umbrella / Excess Liability**	Adds limits above GL and auto.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is employee safety during theft. Shoplifting incidents rose 18% and violence during theft rose 17% in retailers' latest reporting, and employees who confront shoplifters can be injured or accused of false detention. A written no-pursuit policy, training, and contracted guards who carry their own insurance reduce both injury and liability. Retailers should also confirm that crime coverage fits their exposure, since customer shoplifting is typically not covered.

IMPORTANT — PLEASE READ