RETAIL STORE COVERAGE SELF-REVIEW CHECKLIST

How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A GENERAL LIABILITY & PREMISES

- [ ] **General liability** for customer injuries (slip-and-fall), limits matching foot traffic.

B PROPERTY & BUSINESS INCOME

- [ ] Building, fixtures, and **inventory** at replacement cost.
- [ ] **Business income** for a forced closure.

C CRIME, THEFT & SHRINK

- [ ] **Crime / employee-dishonesty** coverage.
- [ ] Loss-prevention / security measures in place (shrink management).

D CYBER & PAYMENTS

- [ ] **Cyber** coverage for POS / card data and breach response.

E PRODUCTS & PEOPLE

- [ ] **Products liability** for what I sell.
- [ ] **Workers comp** for staff.

F LIMITS & REVIEW

- [ ] **Umbrella**; reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Is my inventory insured at replacement cost, and do I have business income?"
- "Do I have crime / employee-dishonesty coverage for shrink?"
- "Do I have cyber coverage for my point-of-sale system?"
- "Am I covered for products I sell, even as a reseller?"
- "Do my liability limits match my foot traffic?"

H 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. 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.