CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-SHOE-CHK Rev. 09-2026

SHOE 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 footwear retailers, including resale and orthopedic stores. Priorities reflect typical exposure; confirm against the store's categories 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 General Liability (incl. Products)**	Covers customer injuries and products sold, including children's footwear.	CORE
☐	**Commercial Property & Business Income**	Covers inventory and fixtures, plus lost income after a covered loss.	CORE
☐	**Crime / Employee Dishonesty**	Covers employee theft of high-value inventory and cash.	PREVALENT
☐	**Intellectual Property / Advertising Injury**	Covers trademark and counterfeit claims tied to resale — often limited under GL.	SITUATIONAL
☐	**Professional Liability (Fitting)**	Needed for orthopedic, diabetic, or custom orthotic fitting.	SITUATIONAL
☐	**Consigned Goods / Bailee Coverage**	Covers consigned sneakers while in the store.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states; stockroom ladders and lifting drive injuries.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is resale authenticity. A federal judge ruled in 2025 that the resale platform StockX sold counterfeit Nike sneakers despite marketing them as authentic, and stores that resell or consign sneakers face the same trademark and false-advertising claims — which general liability may not cover. Stores should authenticate every pair, avoid absolute authenticity claims without a refund guarantee, and confirm coverage for intellectual property claims.

IMPORTANT — PLEASE READ