

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

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.