CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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SPORTING GOODS 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 sporting goods and outdoor retailers. Priorities reflect typical exposure; confirm against rentals, service, and regulated products.

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 & Completed Ops)**	Covers customer injuries, products sold, and work the store performs — binding adjustment, assembly, installation.	CORE
☐	**Commercial Property & Business Income**	Covers inventory and fixtures, plus lost income after a covered loss.	CORE
☐	**Rental Equipment / Inland Marine**	Covers the rental fleet while rented out and in transit.	SITUATIONAL
☐	**Firearms Dealer Liability**	Needed if the store sells firearms or ammunition — see the firearms dealer checklist.	SITUATIONAL
☐	**Crime / Employee Dishonesty**	Covers employee theft of high-value goods and cash.	PREVALENT
☐	**Workers' Compensation**	Required in most states; lifting, ladders, and installation drive injuries.	CORE
☐	**Umbrella / Excess Liability**	Adds limits above GL for serious rental or product injuries.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is the store's own service work. Adjusting ski bindings, assembling bikes and fitness equipment, renting gear, and installing hoops or home gyms all create completed-operations claims if something fails later. Binding manufacturers typically defend shops only for bindings on their current indemnified list, so shops should refuse unlisted bindings, document settings with customer signatures, and confirm their GL includes completed operations and rental exposure.

IMPORTANT — PLEASE READ