CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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TIRE SHOP — 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 tire retailers and service shops. Priorities reflect typical exposure; confirm against used tires and mobile service.

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
☐	**Garage Liability (incl. Completed Operations)**	Covers injuries from the shop's work after the vehicle leaves — the core coverage for repair shops.	CORE
☐	**Products Liability**	Covers claims over tires sold, including used and aged tires.	CORE
☐	**Garagekeepers**	Covers customers' vehicles in the shop's care — confirm the basis (legal liability vs. direct) and limit.	CORE
☐	**Umbrella / Excess Liability**	Adds limits for a wheel-off or tire-failure crash.	PREVALENT
☐	**Workers' Compensation**	Required in most states; lifts, tools, and chemicals drive injuries.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is the installation itself. Wheels that come off from under-torqued lug nuts and aged or worn tires that fail at speed lead to serious crash claims against the shop. Shops should torque with calibrated wrenches and record it, check DOT date codes, refuse unsafe used tires, and confirm products and completed-operations limits.

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.