

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 vape and smoke shops. Priorities reflect typical exposure; confirm against products stocked and online sales.

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	Covers customer injuries on premises.	CORE
☐ Products Liability	Covers injuries from products sold — confirm unauthorized products and batteries aren't excluded.	CORE
☐ Commercial Property & Business Income	Covers inventory and income after a battery fire.	CORE
☐ Crime	Covers theft and burglary of high-value inventory.	PREVALENT
☐ Workers' Compensation	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is products coverage for what's actually on the shelf. Only a few dozen e-cigarettes are FDA-authorized — no flavored disposables are — and some policies exclude unauthorized products or lithium-ion batteries. With 2026 seizures and penalties above \$21,000 per violation, shops should stock authorized and state-registry products and confirm their coverage matches their inventory.

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.