CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

VAPE & SMOKE 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 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