

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 3D printing service bureaus and additive manufacturers. Priorities reflect typical exposure for this class; confirm against your actual processes, materials, and industries served.

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 & Products Liability	Covers injuries from printed parts and products — end-use and load-bearing parts carry the most exposure.	CORE
☐ Manufacturer's / Technology Errors & Omissions	Covers customer financial losses from out-of-spec parts, design changes, or late delivery.	CORE
☐ Commercial Property & Business Income	Covers printers, powders, and shop, plus income lost while production is down.	CORE
☐ Equipment Breakdown	Covers lasers, print heads, and electrical failures that destroy printers and builds.	CORE
☐ Workers' Compensation	Required by law; powder, fume, burn, and asphyxiation exposures.	PREVALENT
☐ Cyber / Privacy Liability	Covers hacked printers, tampered files, and theft of customer designs.	PREVALENT
☐ Media / Intellectual Property Liability	Covers claims that a printed design infringes a patent, trademark, or copyright.	PREVALENT
☐ Umbrella / Excess Liability	Adds limits for serious injury claims from part failures.	PREVALENT
☐ Aircraft Products Liability	Needed if any part goes into aircraft — usually excluded under standard products coverage.	SITUATIONAL
☐ Product Recall	Pays to retrieve and replace defective printed parts.	SITUATIONAL
☐ Pollution Liability	Covers powder, resin, and solvent releases and waste disposal.	SITUATIONAL
☐ Property of Others / Bailee	Covers customer-supplied materials and parts in your care.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by 3D printing businesses is the line between printing and designing. A shop that only prints a customer's file looks like a job shop, but once it modifies, optimizes, or recommends a design, it can be sued as the designer — and many products policies exclude professional or design work. Printed parts used in aircraft, vehicles, or medical devices can also fall under industry-specific exclusions. Confirm that design work is covered under E&O, and tell your carrier which industries your end-use parts go into.

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.