

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 apparel brands and textile manufacturers. Priorities reflect typical exposure; confirm against children's products and sourcing.

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
☐ Products & Completed Operations Liability	Covers injuries and illness from products sold — the core coverage.	CORE
☐ Product Recall	Covers CPSC-driven recalls of noncompliant garments.	PREVALENT
☐ Commercial Property & Business Income (incl. Stock in Transit)	Covers inventory, including goods detained at customs or in transit.	CORE
☐ Media / IP Liability	Covers claims over designs, prints, and logos.	SITUATIONAL
☐ Workers' Compensation	Required in most states for employees.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is children's product compliance. Drawstrings, sleepwear flammability, lead, and phthalates are federal requirements, and a noncompliant garment triggers CPSC recalls and injury claims. Brands selling children's products should confirm third-party testing and certificates, carry recall coverage, and document fiber origin to avoid import detentions.

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.