CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

CANDLE MAKING BUSINESS — 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 candle manufacturers selling wholesale, retail, or direct-to-consumer. Priorities reflect typical exposure for this class; confirm against the applicant's actual sales channels.

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 Liability**	Covers claims that a finished candle caused fire, burn injury, or property damage — the core exposure for any candle maker and typically written as part of, or alongside, general liability.	CORE
☐	**Commercial General Liability**	Covers premises and operations liability — a customer injury at a retail booth, workshop, or studio visit.	CORE
☐	**Home-Based Business Endorsement / Commercial Package**	A standard homeowners policy excludes business liability and business property entirely. If production happens at home, a homeowners policy alone leaves the business with no coverage at all.	CORE
☐	**Product Recall Coverage**	Pays the cost of a recall (notification, shipping, disposal) if a batch is found to be defective or mislabeled — distinct from the liability coverage that responds after someone is actually injured.	PREVALENT
☐	**Commercial Property / Business Personal Property**	Covers wax, fragrance oil, containers, and finished inventory against fire, theft, or water damage — flammable liquid storage makes fire the leading property exposure for this class.	PREVALENT
☐	**Workers' Compensation**	Statutorily required in most states once the business has even one employee; burns and repetitive strain from pouring and labeling are the common claim types.	SITUATIONAL
☐	**Cyber Liability**	Applies to any candle maker selling through e-commerce or a marketplace and storing customer payment data.	SITUATIONAL
☐	**Inland Marine (Transit Coverage)**	Covers inventory in transit to craft fairs, markets, or wholesale customers — not covered by a standard property policy while off-premises.	SITUATIONAL
☐	**Umbrella / Excess Liability**	Extends limits above GL — often required by a wholesale retailer or marketplace as a condition of carrying the product (Walmart/Target vendor terms commonly require $1-5M in product liability limits).	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most common miss for this class is treating candle making as covered under a homeowners policy because it's run from home. It isn't — homeowners forms exclude business liability and business property outright. The second most common gap is skipping Product Recall coverage: retailers increasingly require ASTM F2417 burn-test documentation and $1-5M in product liability limits before they'll list a vendor's candles at all, and a recall's direct costs (shipping, disposal, notification) are not paid by a standard liability policy, which only responds after someone is actually injured.

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.