CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CHEMICAL MANUFACTURING — 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 chemical manufacturers, blenders, and repackagers. Priorities reflect typical exposure; confirm against hazard classes and neighbors.

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
☐	**Pollution Liability**	Covers releases and toxic plumes affecting neighbors — excluded from standard GL.	CORE
☐	**Products & Completed Operations Liability**	Covers injuries from products sold, for years after the sale — the core coverage for manufacturers.	CORE
☐	**Commercial Property & Business Income (incl. Equipment Breakdown)**	Covers the plant, machinery, stock, and lost income after a loss.	CORE
☐	**Umbrella / Excess Liability**	Adds limits for community-wide claims and class actions.	CORE
☐	**Transportation Pollution**	Covers releases during shipping.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states; machinery injuries drive the largest claims.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is pollution coverage for a sudden community-wide release. In 2024, water leaking onto stored pool chemicals at Bio-Lab's Conyers plant produced a toxic plume that evacuated 17,000 people, followed by county Clean Air Act and class-action suits. Standard GL excludes pollution. Chemical sites should carry pollution liability sized to their neighbors, keep inventory within disclosed amounts, and fix failing fire-protection equipment before it fails.

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.