

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 refrigerated and frozen warehouses. Priorities reflect typical exposure; confirm against goods and refrigerant.

COREPREVALENTSITUATIONAL

— 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 Property & Business Income	Covers insulated-panel buildings, refrigeration equipment, and lost income.	CORE
☐ Spoilage / Refrigeration Breakdown	Covers goods lost to equipment failure or power outage — often excluded unless added.	CORE
☐ Warehouse Legal Liability	Covers customers' goods when the warehouse is liable.	CORE
☐ Pollution (Ammonia Release)	Covers releases that affect neighbors — excluded from general liability.	PREVALENT
☐ Equipment Breakdown	Covers compressors and refrigeration machinery.	PREVALENT
☐ Workers' Compensation	Covers workers in freezer and ammonia environments.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is an ammonia release. General liability excludes pollution, so a leak that sends neighbors to shelter in place — as in the June 2026 Los Angeles cold storage fire — may go uncovered. Operators should add pollution coverage for ammonia, confirm spoilage coverage, and protect refrigeration lines from forklifts.

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.