

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 cosmetics and skincare brands, private-label marketers, and manufacturers. Priorities reflect typical exposure for this class; confirm against your actual products, channels, and contracts.

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
☐ Products Liability	Covers burns, reactions, infections, and long-tail illness claims from your products. Check the excluded-ingredients list.	CORE
☐ Commercial General Liability	Covers premises and operations claims; often packaged with products for smaller brands.	CORE
☐ Product Recall	Pays recall, destruction, and replacement costs — FDA can now order a cosmetics recall, and products liability won't pay for it.	CORE
☐ Vendor's Endorsement / Additional Insured	Retailers, salons, and marketplaces require it, and your contract manufacturer should name you on its policy.	CORE
☐ Umbrella / Excess Liability	Adds limits for mass-tort or multi-plaintiff claims such as the hair relaxer and benzene suits.	PREVALENT
☐ Management Liability / D&O (Regulatory)	Can respond to FDA or FTC actions and false-advertising class actions over "clean" or "non-toxic" claims.	PREVALENT
☐ Media / Advertising Liability	Covers claims over influencer content, photos, and copied product names or packaging.	PREVALENT
☐ Cyber / Privacy Liability	Covers customer data from online sales, plus virtual try-on and biometric privacy claims.	PREVALENT
☐ Property / Stock (incl. Off-Site Locations)	Covers inventory at your site, at contract manufacturers, in 3PL warehouses, and in transit.	SITUATIONAL
☐ Workers' Compensation	Required once you have employees; covers mixing, filling, and warehouse injuries.	SITUATIONAL
☐ Employment Practices Liability	Covers claims by employees in hiring, firing, or workplace conduct.	SITUATIONAL
☐ Foreign Liability	Needed when products are sold outside the U.S., where domestic policies may not respond.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by cosmetics brands is long-tail and mass-tort exposure. Talc, benzene in aerosol propellants, and formaldehyde in hair straighteners have all produced lawsuits years after the products were sold, and some products policies now exclude these ingredients or cap them with small sublimits. Under MoCRA, the company named on the label is responsible for safety substantiation and adverse event reporting even if a contract manufacturer made the product. Compare your ingredient list to the policy's exclusions, and confirm your manufacturer names you as an additional insured.

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.