CUTTING TOOLS & ABRASIVES MFG. — 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 abrasive, blade, cutting tool, and blasting media manufacturers and importers. Priorities reflect typical exposure for this class; confirm against your actual operations.

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 injuries from wheels and blades that burst or shed segments.	CORE
☐	**Commercial Property & Business Income**	Covers plants with curing ovens, kilns, resins, and dust.	CORE
☐	**Workers' Compensation**	Covers employees exposed to dust, heat, and spinning test equipment.	CORE
☐	**General Liability**	Covers premises, demos, and customer visits.	CORE
☐	**Umbrella / Excess Liability**	Adds limits over products and employer's liability.	CORE
☐	**Product Recall Expense**	Pays to pull lots that fail speed or burst tests after shipment.	PREVALENT
☐	**Equipment Breakdown**	Covers ovens, kilns, presses, and dust collectors.	PREVALENT
☐	**Pollution Liability**	Covers dust, resin, and waste releases from the plant.	PREVALENT
☐	**Cargo / Stock Throughput**	Covers imported product and shipments to distributors.	SITUATIONAL
☐	**Occupational Disease Review**	Silica and metal dust claims can surface years later; check exclusions.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by abrasive makers is dust -- in the plant and in the customer's hands. Combustible metal and resin dust can destroy a plant, and silica or metal dust from blasting media and grinding can bring illness claims years later that some products policies exclude. Confirm your property policy covers explosion, check products and umbrella forms for silica exclusions, and keep labels and SDSs current.

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.