

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 direct mail advertisers, list brokers, and mail houses. Priorities reflect typical exposure for this class; confirm against your actual services, contracts, and clients.

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
☐ Media / Advertisers Professional Liability	Covers deceptive-content and infringement claims.	CORE
☐ Printers E&O / Errors in Mailing	Covers misprints, wrong drop dates, and merge errors.	CORE
☐ Cyber / Privacy Liability	Covers list data breaches and privacy-law penalties where insurable.	CORE
☐ General Liability	Covers the plant, lettershop, and premises.	CORE
☐ Workers' Compensation	Covers production-floor injuries.	CORE
☐ Property / Equipment Breakdown	Covers presses and inserters.	PREVALENT
☐ Business Income	Covers press downtime that delays client drops.	PREVALENT
☐ Customers' Property / Bailee	Covers client stock and prepaid postage on site.	PREVALENT
☐ Crime / Fidelity	Covers postage-fund and client-deposit theft.	PREVALENT
☐ Commercial Auto	Covers trips to post offices and mail entry units.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by direct mail firms is privacy-law penalties. Most cyber forms cover breaches but exclude fines and claims over wrongful collection or sale of data — leaving exposure to California's \$200-per-request-per-day penalties and to selling lists to deceptive mailers. Confirm wrongful-collection coverage and document list-buyer vetting.

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.