CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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E-COMMERCE BUSINESS — 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 online sellers. Priorities reflect typical exposure; confirm against importing, private label, and sales channels.

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 products sold — marketplaces often require it at set limits.	CORE
☐	**Cyber Liability**	Covers data breaches, account takeovers, and payment fraud.	CORE
☐	**Product Recall**	Covers the cost of recalls, including marketplace-driven removals.	PREVALENT
☐	**Media / Advertising Liability**	Covers false-advertising and IP claims over listings and content.	PREVALENT
☐	**Inventory / Stock Coverage (incl. at Third-Party Warehouses)**	Covers goods in marketplace fulfillment centers and 3PLs.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is products liability for imported and private-label goods. A seller that imports or puts its brand on a product is treated as its manufacturer, and after CPSC held Amazon responsible for 400,000 hazardous third-party products, marketplaces are pushing that risk back to sellers. Sellers should confirm products coverage meets marketplace requirements, test to U.S. standards before selling, and keep a recall plan that can reach marketplace buyers.