

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.

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.