How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A PRODUCTS LIABILITY

- ☐ **Products–completed operations** for what I sell (even without a storefront).
- ☐ Exposure as importer / brand-of-record addressed.

B CYBER

- ☐ **Cyber** for customer data and payment processing; breach response.
- ☐ Both first-party and third-party cyber.

C STOCK / INVENTORY & TRANSIT

- ☐ Inventory at 3PL / fulfillment warehouses and **in transit** covered (not tied to my address).

D GENERAL LIABILITY & CONTRACTS

- ☐ **General liability**; marketplace / retailer vendor insurance requirements met.

E CONTINUITY, PEOPLE & REVIEW

- ☐ **Business interruption** for platform / supplier outages.
- ☐ **Workers comp** if I have staff; **umbrella**; reviewed at least annually.

F QUESTIONS WORTH ASKING YOUR BROKER

- "Do I have products liability, even as an online seller / importer?"
- "Do I have cyber coverage, first-party and third-party?"
- "Is my inventory covered at a 3PL warehouse and in transit?"
- "Do I meet my marketplace / retailer insurance requirements?"
- "Do I have business interruption for a platform or supplier outage?"

G 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. 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.