CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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FOOD & BEVERAGE MANUFACTURING — 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 food and beverage manufacturers and co-packers. Priorities reflect typical exposure; confirm against products and regulators.

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 & Completed Operations Liability**	Covers injuries and illness from products sold — the core coverage.	CORE
☐	**Product Contamination / Recall**	Covers recall costs, lost sales, and rehabilitation after contamination — excluded from GL.	CORE
☐	**Commercial Property & Business Income**	Covers the plant and lost income during a shutdown.	CORE
☐	**Umbrella / Excess Liability**	Adds limits for an outbreak with multiple deaths.	CORE
☐	**Workers' Compensation**	Required in most states for employees.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is product contamination coverage. General liability pays for illness claims, but not the recall itself — retrieval, destruction, lost sales, and brand recovery. The 2024 Boar's Head listeria outbreak killed 10 people, forced a recall of more than 7 million pounds, and closed the plant. Food manufacturers should carry contamination and recall coverage, run environmental monitoring, and hold mock recalls.

IMPORTANT — PLEASE READ