

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

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.