CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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FURNITURE 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 furniture manufacturers. Priorities reflect typical exposure; confirm against product types and markets.

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 tip-over, collapse, and fire injuries from furniture sold.	CORE
☐	**Product Recall**	Covers CPSC-driven recalls of noncompliant dressers or children's furniture.	PREVALENT
☐	**Commercial Property & Business Income**	Covers the plant, wood stock, and lost income after a fire.	CORE
☐	**Umbrella / Excess Liability**	Adds limits for a child's death from a tip-over.	CORE
☐	**Workers' Compensation**	Required in most states; saws and machinery drive the largest injuries.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is tip-over liability. Federal law now requires dressers and other clothing storage units to meet the ASTM F2057-23 stability standard, and tip-overs that injure or kill children produce severe claims and recalls. Manufacturers should test and label every unit, carry recall coverage, and confirm umbrella limits reflect children's-product exposure.