

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.

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.