CORY WASHINGTON & CO.
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HERBALIST & NATURAL PRODUCTS — 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 herbalists, herb shops, and natural products practitioners. Priorities reflect typical exposure for this class; confirm against your actual operations.

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 Liability (Including Products You Make)**	Covers illness and injury from herbs and products you make, blend, or label.	CORE
☐	**Professional Liability (Herbal Practice)**	Covers claims that your consultation, formula, or dosing advice caused harm.	CORE
☐	**General Liability**	Covers customers and visitors injured at your shop, classes, or market booth.	CORE
☐	**Product Recall Expense**	Pays to pull a contaminated or mislabeled batch; standard products coverage excludes recalls.	PREVALENT
☐	**Business Personal Property & Inventory**	Covers herb stock, tinctures in process, and equipment.	PREVALENT
☐	**Cyber / Privacy Liability**	Covers client health histories and online store payment data.	PREVALENT
☐	**Vendor's Endorsement for Retailers**	Stores that carry your products often require you to name them as insured.	SITUATIONAL
☐	**Cargo / Shipping Coverage**	Covers inventory shipped to customers and wholesale accounts.	SITUATIONAL
☐	**Workers' Compensation**	Required once you have employees making or packing products.	SITUATIONAL
☐	**Special Event / Market Liability**	Covers farmers markets, festivals, and classes off site.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by herbalists is products liability for what you make yourself. Many practitioner policies cover products you resell but limit or exclude products you manufacture, blend, or label, and FDA treats herbalists who make batches for people they have not consulted as supplement manufacturers. If you make tinctures, teas, or salves, confirm in writing that your products coverage includes them.

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.

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.