

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 manufacturers. Priorities reflect typical exposure; confirm against products, markets, and sourcing.

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  |
|-------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-----------|
| <input type="checkbox"/> <b>Products &amp; Completed Operations Liability</b>                         | Covers injuries from products sold, for years after the sale — the core coverage for manufacturers. | CORE      |
| <input type="checkbox"/> <b>Product Recall</b>                                                        | Covers the cost of withdrawing products — excluded from GL.                                         | PREVALENT |
| <input type="checkbox"/> <b>Commercial Property &amp; Business Income (incl. Equipment Breakdown)</b> | Covers the plant, machinery, stock, and lost income after a loss.                                   | CORE      |
| <input type="checkbox"/> <b>Umbrella / Excess Liability</b>                                           | Adds limits above products coverage.                                                                | CORE      |
| <input type="checkbox"/> <b>Vendor's Endorsements / Supplier Insurance</b>                            | Transfers component-defect risk back to suppliers.                                                  | PREVALENT |
| <input type="checkbox"/> <b>Workers' Compensation</b>                                                 | Required in most states; machinery injuries drive the largest claims.                               | CORE      |

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is product recall coverage. General liability pays for injuries a product causes, but not the cost of pulling products from the market — notification, retrieval, and destruction — which manufacturers and importers carry under federal law. Manufacturers should confirm recall coverage, trace every unit by lot or serial number, and keep a tested recall plan.

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.