

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 corrugated, folding carton, paper, and food-contact packaging manufacturers. Priorities reflect typical exposure for this class; confirm against your actual plants, products, and customer contracts.

COREPREVALENTSITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Commercial Property & Business Income	Covers plant, machinery, and roll stock, plus income lost while production is down — paper storage drives large fire losses.	CORE
☐ Workers' Compensation	Required by law; corrugators, die cutters, and balers cause amputation and crush injuries.	CORE
☐ Commercial General & Products Liability	Covers injury and damage claims from packaging you make, including failures in transit.	CORE
☐ Equipment Breakdown	Covers corrugators, boilers, and presses, and the downtime that follows.	CORE
☐ Umbrella / Excess Liability	Adds limits above GL, auto, and employer's liability.	PREVALENT
☐ Manufacturer's Errors & Omissions	Covers customers' financial losses from packaging defects, misprints, and late delivery.	PREVALENT
☐ Product Recall / Contamination (Third-Party)	Covers a customer's recall costs when your packaging contaminates or mislabels its product.	PREVALENT
☐ Commercial Auto	Covers delivery trucks and drivers.	PREVALENT
☐ Property of Others / Bailee	Covers customer-owned dies, plates, and finished goods you store.	SITUATIONAL
☐ Pollution Liability	Covers ink, solvent, and wastewater releases.	SITUATIONAL
☐ Contingent Business Income	Covers income lost when a paper mill or key supplier stops shipping.	SITUATIONAL
☐ Cyber / Privacy Liability	Covers ransomware on plant systems and customer artwork files.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by packaging manufacturers is the customer's loss. When a box fails in transit, a carton is misprinted, or food packaging contaminates the product inside, the customer's claim is often for recall costs, lost product, or a stopped line — financial losses that products liability may not cover. Supply contracts frequently make the packaging maker pay. Review what your contracts require, and confirm you carry manufacturer's E&O and third-party recall coverage, especially for food-contact work.

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.