

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 plastics processors. Priorities reflect typical exposure; confirm against storage and end uses.

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 (incl. Equipment Breakdown)	Covers the plant, machinery, stock, and lost income after a loss.	CORE
☐ Products & Completed Operations Liability	Covers injuries from products sold, for years after the sale — the core coverage for manufacturers.	CORE
☐ Product Recall / Contamination	Covers recalls of food-contact, medical, or children's products.	SITUATIONAL
☐ Umbrella / Excess Liability	Adds limits above primary coverage.	PREVALENT
☐ Workers' Compensation	Required in most states; machinery injuries drive the largest claims.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is the plant itself. Stored plastics are a heavy fire load, and resin and regrind dust can explode — a CSB-investigated polyethylene dust explosion killed six workers in 2003. Property underwriters look closely at sprinkler design for stored plastics and dust controls. Processors should confirm their sprinkler design matches storage heights and complete a dust hazard analysis.

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.