CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-PLASTICS-CHK Rev. 09-2026

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

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
☐	**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.