PORTABLE POWER EQUIPMENT MFG. — 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 portable generator and power station manufacturers and brand owners. 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**	Covers carbon monoxide deaths, battery fires, and shock injuries.	CORE
☐	**Product Recall Expense**	Generator and power station recalls have reached hundreds of thousands of units.	CORE
☐	**Umbrella / Excess Liability**	A single CO incident can kill a whole household.	CORE
☐	**General Liability**	Covers premises, demos, and storm-response events.	CORE
☐	**Commercial Property & Business Income**	Covers plants, fuel, and lithium battery inventory.	CORE
☐	**Workers' Compensation**	Covers assembly, test, and warehouse employees.	CORE
☐	**Directors & Officers Liability**	Covers leadership in CPSC late-reporting investigations.	PREVALENT
☐	**Cargo / Stock Throughput**	Covers imported units and storm-season inventory surges.	PREVALENT
☐	**Vendors Endorsement Program**	Retailers require it; confirm it matches your contracts.	PREVALENT
☐	**Foreign Liability**	Covers suits outside the U.S. on exported units.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by portable power makers is the cost of reporting late. Generac paid a $15.8 million civil penalty, close to the legal maximum, for not reporting a finger-amputation hazard immediately -- and penalties are generally not insurable. Products policies also exclude recall costs. Keep a written 24-hour CPSC reporting process, confirm D&O covers investigations, and ask about recall coverage.

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.