

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 commercial printers, sign makers, and screen printers. Priorities reflect typical exposure; confirm against customer art and data.

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 General Liability	Covers injuries and property damage; confirm advertising injury coverage.	CORE
☐ Media Liability / E&O	Covers infringement, defamation, and misprint claims — often excluded from GL for printers.	PREVALENT
☐ Cyber Liability	Covers mailing lists and customer data used in print jobs.	SITUATIONAL
☐ Commercial Property & Business Income (incl. Equipment Breakdown)	Covers presses and lost income when they fail.	CORE
☐ Workers' Compensation	Required in most states; saws and machinery drive the largest injuries.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is media liability. Printers can be named when a customer's art infringes a copyright or trademark, and many GL policies exclude intellectual-property claims for businesses that print for others. Printers should use terms where customers warrant their rights and indemnify the shop, check licenses on major brands, and consider media or E&O 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.