

Pull out your current product liability policy and check the box next to each feature you can confirm it includes — anything unchecked is worth a quick conversation with your advisor.

STANDARD

OFTEN LIMITED

IF NEEDED

— Standard: should be included · Often limited: frequently sublimited, excluded, or optional · If needed: depends on your operations

POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐ Products-Completed Operations Aggregate	Confirm the aggregate limit fits annual sales volume and product risk.	STANDARD
☐ Vendor's Endorsement from Suppliers	Extends the manufacturer's coverage to you as a seller of their products.	OFTEN LIMITED
☐ Imported Product Coverage	Confirm products made overseas aren't excluded — importers are often treated as the manufacturer.	OFTEN LIMITED
☐ Contractual Liability to Retailers	Covers indemnity promised to retailers — confirm it isn't limited.	OFTEN LIMITED
☐ Worldwide Territory with U.S. Suits	Covers products sold abroad and suits brought in the U.S.	IF NEEDED
☐ Occurrence Form	Product claims can surface years after sale — occurrence coverage responds for the year of injury.	OFTEN LIMITED
☐ Product Recall (Separate Policy)	Product liability excludes recall costs — confirm recall coverage separately.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The most commonly missed gap in this coverage is importer risk. When a foreign manufacturer can't be reached, the U.S. importer or brand owner is often treated as the manufacturer — in the commercial line with the worst results of 2025. Importers should require foreign makers to carry U.S. product liability naming them, collect vendor's endorsements, and confirm imported products aren't excluded.

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 Standard / Often Limited / If Needed labels describe general market patterns for this coverage — 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.