CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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PRODUCT RECALL & CONTAMINATION — POLICY FEATURE CHECKLIST

Pull out your current product recall 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
☐	**First-Party Recall Expenses**	Pays to notify customers, retrieve, ship, and destroy recalled products.	STANDARD
☐	**Third-Party Recall Liability**	Covers customers' and retailers' recall costs you're legally or contractually responsible for.	OFTEN LIMITED
☐	**Voluntary and Government-Ordered Recalls**	Confirm both are covered — some policies require a regulator's order.	OFTEN LIMITED
☐	**Business Interruption / Lost Profit**	Replaces lost gross profit after a recall.	OFTEN LIMITED
☐	**Accidental & Malicious Contamination**	Covers contamination incidents and tampering or extortion threats.	IF NEEDED
☐	**Brand Rehabilitation**	Pays for advertising and public relations to restore sales after a recall.	IF NEEDED
☐	**Crisis Consultant Services**	Provides recall and crisis experts when an event starts.	OFTEN LIMITED

COMMON GAP IN THIS COVERAGE

The most commonly missed gap in this coverage is assuming product liability covers a recall. Product liability pays for injuries and damage to others; it generally excludes the cost of pulling products off the market — and recalled units passed one billion by July 2026. Businesses should carry recall coverage for first- and third-party costs, and test their recall plan with a mock recall each year.

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.