

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 soap, bath, and body-care makers. Priorities reflect typical exposure; confirm against products, claims, and sales channels.

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 & Completed Operations Liability	Covers injuries and illness from products sold — the core coverage.	CORE
☐ Additional Insured Endorsements (Retailers / Markets)	Many retailers and craft markets require being named on the maker's policy.	PREVALENT
☐ Product Recall	Covers withdrawing a batch after contamination or a labeling error.	SITUATIONAL
☐ Business Personal Property	Covers inventory, molds, and supplies — often excluded from homeowners policies.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is products coverage that fits a home-based business. Homeowners policies usually exclude business products, and skin reactions from fragrances, essential oils, or lye are the defining claims. Federal cosmetics law now requires adverse-event reporting from most makers. Makers should carry products liability, list every ingredient, avoid drug claims, and keep batch records.

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.