CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-SOAPBATH-CHK Rev. 09-2026

SOAP & BATH PRODUCTS MAKER — 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 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