

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 supplement and cosmetics companies. Priorities reflect typical exposure; confirm against product categories and manufacturing model.

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 Liability	Covers injuries from products sold — confirm high-risk categories and talc aren't excluded.	CORE
☐ Product Recall	Covers recall costs — FDA can now order cosmetic recalls.	PREVALENT
☐ Commercial General Liability	Covers premises and operations.	CORE
☐ Vendor's Endorsement	Extends coverage to retailers and marketplaces that sell your products.	PREVALENT
☐ Cyber Liability	Covers customer data from online sales.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is an exclusion for the products that carry the most risk. Many products policies exclude talc, weight-loss, or sexual-enhancement products — and since September 2025, FDA's public dashboard shows cosmetic adverse events to anyone, including plaintiffs' lawyers. Companies should confirm their products aren't excluded, register and list under MoCRA, and report serious adverse events on time.

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.