CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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SUPPLEMENT & COSMETICS BUSINESS — 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 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.