

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 T-shirt and custom apparel shops. Priorities reflect typical exposure for this class; confirm against your actual products, locations, and operations.

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
☐ General Liability	Covers premises injuries and product claims.	CORE
☐ Personal & Advertising Injury	May cover some infringement; often excluded for printers.	CORE
☐ Commercial Property	Covers presses, dryers, and embroidery machines.	CORE
☐ Workers' Compensation	Covers burns from dryers and flash units.	CORE
☐ IP / Media Liability	Covers trademark and copyright suits over printed designs.	PREVALENT
☐ Equipment Breakdown	Covers dryer and press electrical failures.	PREVALENT
☐ Bailee Customers Coverage	Covers customer garments damaged in printing.	PREVALENT
☐ Business Income	Covers closure after a dryer fire.	PREVALENT
☐ Cyber Liability	Covers online orders and payment data.	PREVALENT
☐ Pollution Liability	Covers ink and solvent discharges from screen reclaiming.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by custom apparel shops is trademark infringement on customer designs. Many GL forms exclude IP infringement and exclude printers from advertising-injury coverage, and courts weigh how much control a shop has over production. A shop that prints customer logos needs standalone IP or media coverage plus customer indemnity warranties.

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.