

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 third-party logistics and fulfillment providers. Priorities reflect typical exposure; confirm against clients and goods.

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
☐ Warehouse Legal Liability	Covers clients' goods when the 3PL is legally liable — general liability excludes them.	CORE
☐ Commercial Property & Business Income	Covers the facility, racking, and equipment, and lost income after a loss.	CORE
☐ Cyber Liability (incl. Business Interruption)	Covers ransomware and system outages that halt fulfillment.	CORE
☐ Products / Completed Operations	Covers claims from kitting, labeling, and repackaging work.	PREVALENT
☐ Crime (incl. Employee Theft)	Covers insider theft of clients' inventory.	PREVALENT
☐ Workers' Compensation	Covers warehouse staff — confirm temporary workers are addressed.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is liability for clients' goods. A 3PL's own property policy doesn't cover inventory it holds for clients, and one fire can destroy everything under one roof— as a 2026 fire at a 3PL-run distribution center showed. 3PLs should carry warehouse legal liability, limit liability in client agreements, and screen every worker.

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.