TRAILER MANUFACTURER — 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 utility, cargo, equipment, livestock, and semi-trailer manufacturers. Priorities reflect typical exposure for this class; confirm against your actual 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
☐	**Products Liability**	Covers crashes from separations, structural failures, and underride.	CORE
☐	**Umbrella / Excess Liability**	A 2024 underride verdict reached $462 million; highway crashes are severe.	CORE
☐	**Product Recall Expense**	NHTSA recalls require notice, repair, and years of reports; products policies exclude the cost.	CORE
☐	**General Liability**	Covers premises, deliveries, and customer pickups at the plant.	CORE
☐	**Commercial Property & Business Income**	Covers the plant, welding equipment, and finished trailers.	CORE
☐	**Workers' Compensation**	Covers welders, fabricators, and painters.	CORE
☐	**Commercial Auto / Drive-Away**	Covers delivering trailers to dealers and customers.	PREVALENT
☐	**Cargo / Stock Throughput**	Covers trailers on dealer lots or in transit if you hold the risk.	PREVALENT
☐	**Punitive Damages Coverage Review**	Many states limit insuring punitive awards; know your policy and state.	SITUATIONAL
☐	**Foreign Liability**	Covers suits on trailers exported to Canada or Mexico.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by trailer makers is recall cost. Federal law treats you as a vehicle manufacturer: once a defect is reported you must notify owners, repair at no charge, and file quarterly reports, and you cannot sell affected units until fixed. Products liability policies exclude these costs. Ask about recall coverage, keep VIN-to-buyer records, and remember that meeting the federal standard did not stop a $462 million verdict.

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.

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.