How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A PRODUCTS LIABILITY (CHAIN OF DISTRIBUTION)

- ☐ **Products–completed operations** coverage with a real limit (you can be named over products you didn't make).
- ☐ Vendor / hold-harmless agreements with manufacturers; additional-insured status from suppliers.

B PROPERTY, STOCK & BUSINESS INCOME

- ☐ Building and inventory / stock at accurate values.
- ☐ **Business income** if the warehouse is down.

C GOODS IN TRANSIT

- ☐ **Motor truck cargo / inland marine** for product in transit (not covered by property or auto physical damage).

D GENERAL LIABILITY & AUTO

- ☐ **General liability** for premises and operations.
- ☐ **Commercial auto / fleet** for delivery vehicles (owned / hired / non-owned).

E PEOPLE & RECALL

- ☐ **Workers comp** (warehouse is high-injury).
- ☐ Product recall exposure considered.

F LIMITS & REVIEW

- ☐ **Umbrella**; reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Do I have products–completed operations, given I'm in the chain of distribution?"
- "Am I getting additional-insured status and hold-harmless from my manufacturers?"
- "Is my product covered while it's in transit?"
- "Are my inventory values accurate, and do I have business income?"
- "Is my fleet covered for owned, hired, and non-owned autos?"

H 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. 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.