WHINS Checklist: Beauty and Cosmetics Product Insurance

Quote preparation checklist

What to Gather Before Requesting a Quote

- Product list, ingredients, manufacturers, importers, labeling, and sales channels.
- Annual sales, online platform requirements, retailer agreements, and vendor contracts.
- Recall concerns, product liability limits, additional insured wording, and cyber exposure.
- Prior complaints, adverse reactions, claims, or discontinued products.

Helpful Documents

- Current declarations pages or quote indications, if available.
- Any contracts, lender requirements, or certificate requirements.
- Recent loss runs or claim history when applicable.
- Target effective date and timing constraints.

Questions to Be Ready For

- What changed that triggered the review?
- Are there deadlines, contracts, lender requirements, or renewal dates?
- Has there been any prior claim, cancellation, non-renewal, or coverage restriction?
- Are there related coverage lines that should be reviewed together?

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This checklist is educational only. Coverage availability, terms, conditions, and eligibility depend on underwriting review.