MontRidge
Insurance Services

MANUFACTURING INSURANCE CHECKLIST

A Practical Self-Assessment for Manufacturers, Fabricators, Industrial Operations & Processing Facilities

Developed by Montridge Insurance Services

Estimated Completion Time: Approximately 5 Minutes

WHY THIS CHECKLIST?

Manufacturing businesses face a unique combination of property, equipment, product liability, employee safety, supply chain, and business interruption exposures.

This checklist was developed by Montridge Insurance Services to help manufacturers identify common insurance and risk management topics that may deserve additional review before they become costly claims, production interruptions, equipment failures, or liability issues.

Whether your business manufactures finished products, fabricates components, assembles equipment, processes raw materials, or performs industrial operations, this checklist provides a practical starting point for evaluating your insurance and risk management program.

HOW TO USE THIS CHECKLIST

- • Simply check Yes, No, or Not Sure for each statement.
- • There are no right or wrong answers.
- • If you answer "No" or "Not Sure" to several questions, it may be a good time to review your insurance program, operational controls, and risk management practices with your insurance advisor.

SECTION 1 — BUSINESS OPERATIONS

Our insurance program reflects the products we manufacture today.	☐ Yes	☐ No	☐ Not Sure
We notify our insurance advisor before expanding operations or introducing new product lines.	☐ Yes	☐ No	☐ Not Sure
We regularly evaluate changes in our manufacturing operations.	☐ Yes	☐ No	☐ Not Sure
Our insurance program is reviewed annually as our business grows.	☐ Yes	☐ No	☐ Not Sure

SECTION 2 — PROPERTY & EQUIPMENT

Major equipment is maintained under a preventative maintenance program.	☐ Yes	☐ No	☐ Not Sure
We maintain an up-to-date equipment inventory.	☐ Yes	☐ No	☐ Not Sure
Fire protection systems are inspected regularly.	☐ Yes	☐ No	☐ Not Sure
Critical production equipment has contingency plans if it fails.	☐ Yes	☐ No	☐ Not Sure

SECTION 3 — PRODUCTS & LIABILITY

We understand our product liability exposures.	☐ Yes	☐ No	☐ Not Sure
Product changes are documented and reviewed.	☐ Yes	☐ No	☐ Not Sure
We maintain quality control procedures.	☐ Yes	☐ No	☐ Not Sure
We periodically review contracts with customers and suppliers.	☐ Yes	☐ No	☐ Not Sure

SECTION 4 — EMPLOYEE SAFETY

Employees receive documented safety training.	☐ Yes	☐ No	☐ Not Sure
OSHA requirements are regularly reviewed.	☐ Yes	☐ No	☐ Not Sure
Lockout/Tagout procedures are documented.	☐ Yes	☐ No	☐ Not Sure
Machine guarding procedures are regularly inspected.	☐ Yes	☐ No	☐ Not Sure

SECTION 5 — CYBER & TECHNOLOGY

Manufacturing systems are protected against cyber threats.	☐ Yes	☐ No	☐ Not Sure
Critical business data is backed up regularly.	☐ Yes	☐ No	☐ Not Sure
Multi-factor authentication is used where appropriate.	☐ Yes	☐ No	☐ Not Sure
We have a plan to recover from a cyber incident.	☐ Yes	☐ No	☐ Not Sure

SECTION 6 — BUSINESS CONTINUITY

We have identified key suppliers and backup options.	☐ Yes	☐ No	☐ Not Sure
We understand our business interruption exposure.	☐ Yes	☐ No	☐ Not Sure
We periodically review disaster recovery plans.	☐ Yes	☐ No	☐ Not Sure
We evaluate operational risks before expanding production.	☐ Yes	☐ No	☐ Not Sure

NEXT STEPS

This checklist is intended to help identify topics that may deserve additional review.

There is no score and no passing grade.

If you answered "No" or "Not Sure" to several questions, consider reviewing your manufacturing insurance program, property protection, safety procedures, cyber security, and operational risk management practices with your insurance advisor.

Manufacturing operations evolve constantly through new products, equipment, automation, and customer demands. Regular reviews can help identify potential gaps before they result in costly property losses, product liability claims, business interruption, or operational disruptions.

WOULD YOU LIKE TO SPEAK WITH A COMMERCIAL RISK ADVISOR?

Please select one:

- ☐ I would like to schedule a Complimentary Manufacturing Risk Assessment.
- ☐ I would like a representative from Montridge Insurance Services to contact me.
- ☐ Please send me future Manufacturing Risk Management resources, checklists, and educational updates.

CONTACT INFORMATION

Name

Company

Title

Email Address

Phone Number

Preferred Contact Method

☐ Phone ☐ Email ☐ Either

Additional Comments

IMPORTANT DISCLOSURE

This checklist is provided by Montridge Insurance Services for general educational purposes only.

It is not an insurance policy, insurance application, legal opinion, engineering report, or guarantee of insurance coverage. Completing this checklist does not create insurance coverage or identify every potential exposure your organization may face.

Insurance coverage depends on many factors, including policy terms, conditions, endorsements, exclusions, contractual obligations, applicable laws, and the specific facts of each claim.

This checklist should not be relied upon as legal, insurance, tax, engineering, or risk management advice. We encourage you to consult with your insurance advisor and legal counsel regarding your organization's specific insurance and operational needs.