

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 asbestos and lead abatement contractors. Priorities reflect typical exposure; confirm against projects.

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
☐ Contractors Pollution Liability (Occurrence)	Covers exposure claims that can appear decades later — occurrence form is preferred.	CORE
☐ General Liability	Covers non-pollution injuries and damage — pollution is excluded.	CORE
☐ Professional Liability	Covers errors in surveys, air monitoring, or project design.	PREVALENT
☐ Workers' Compensation	Covers abatement workers, including occupational disease.	CORE
☐ Commercial Auto (incl. Waste Transport)	Covers vehicles hauling abatement waste — confirm pollution in transit.	CORE
☐ Umbrella / Excess Liability	Adds limits above general liability and auto.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is claims-made pollution coverage. Asbestos disease can appear 20 to 50 years after exposure — long after a claims-made policy has ended. Contractors should carry occurrence-based pollution coverage where possible and keep air monitoring, clearance, and disposal records for decades.

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.