

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 collision repair shops. Priorities reflect typical exposure; confirm against structural, refinishing, and ADAS work.

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
☐ Garage Liability (incl. Completed Operations)	Covers injuries from the shop's work after the vehicle leaves — the core coverage for repair shops.	CORE
☐ Garagekeepers	Covers customers' vehicles in the shop's care — confirm the basis (legal liability vs. direct) and limit.	CORE
☐ Umbrella / Excess Liability	Adds limits for structural-repair verdicts like John Eagle.	CORE
☐ Commercial Property (incl. Paint Booth)	Covers the building and booth — spray fires are a leading shop loss.	CORE
☐ Pollution Liability	Covers paint, solvent, and hazardous waste releases.	PREVALENT
☐ Workers' Compensation	Required in most states; lifts, tools, and chemicals drive injuries.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is repairing to the insurer's estimate instead of the maker's procedure. The John Eagle verdict — \$42 million, 75% assigned to the shop — followed a glued roof that Honda required to be welded, and the director testified repairs were "guided by insurance." ADAS calibration is expected to produce the next such verdict. Shops should follow and file OEM procedures regardless of who pays, calibrate ADAS to spec, and source air bag parts only through the manufacturer.

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.