AUTO DAMAGE APPRAISER — COVERAGE CHECKLIST

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 independent auto damage appraisers and appraisal firms. Priorities reflect typical exposure for this class; confirm against your actual operations.

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
☐	**Professional Liability (E&O)**	Covers claims over estimates, omitted repairs, and valuations; usually claims-made.	CORE
☐	**General Liability**	Covers injuries and damage at body shops, tow yards, and claimants' homes.	CORE
☐	**Hired & Non-Owned Auto**	Field appraisers drive their own cars for high mileage on firm business.	CORE
☐	**Workers' Compensation**	Covers employee appraisers in shops and salvage yards.	CORE
☐	**Crime / Fidelity**	Covers appraiser fraud and kickback losses; clients often require it.	PREVALENT
☐	**Cyber Liability**	Covers claimant names, policy numbers, plates, and photos you store.	PREVALENT
☐	**License / Regulatory Defense**	Pays to defend licensing board complaints and investigations.	SITUATIONAL
☐	**Commercial Auto**	Needed if the firm owns vehicles used for field work.	SITUATIONAL
☐	**Umbrella / Excess Liability**	Adds limits over auto and general liability.	SITUATIONAL
☐	**Employment Practices Liability**	Covers claims by staff and contract appraisers.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by auto damage appraisers is an injury claim that starts with an estimate. After a $42 million verdict over a repair that ignored Honda's procedures, the injured couple sued the insurer over how the repair was directed. Many appraiser E&O policies exclude bodily injury, and general liability excludes professional services. Confirm one of them responds to injury claims arising from your estimates.

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.