How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A DEALER OPEN LOT / INVENTORY — CHECK THIS FIRST

- [ ] **Dealer open lot (inventory)** coverage reflects my actual **current** inventory value, not last year's.
- [ ] I understand my weather / **hail** deductible and any exclusions.

B GARAGE LIABILITY & GARAGEKEEPERS

- [ ] **Garage liability** (not standard GL) covers operations, test drives, and service.
- [ ] **Garagekeepers** covers customer vehicles in my care.

C PROPERTY & PEOPLE

- [ ] **Commercial property** for showroom, bays, parts, and equipment.
- [ ] **Workers comp** for all staff.

D COMMERCIAL AUTO & UMBRELLA

- [ ] Loaners, shuttles, and dealer-plated units are covered.
- [ ] **Umbrella / excess** above primary limits.

E TEST DRIVES & CONTROLS

- [ ] Test-drive exposure is addressed — who drives, which vehicles, how claims are handled.

F LIMITS & REVIEW

- [ ] Liability limits are sized for a public-facing dealership.
- [ ] Inventory values are updated as inventory changes; reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Does my open-lot limit match what's actually parked on my lot right now?"
- "What's my hail deductible, and could it make a storm claim hard to collect?"
- "Where do garage liability, garagekeepers, and open lot overlap or leave gaps?"
- "Are my liability limits sized for my public foot traffic?"
- "How often is my inventory value updated?"

H 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. 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.