CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-DETAIL-CHK Rev. 09-2026

AUTO DETAILING — 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 shop-based and mobile detailers. Priorities reflect typical exposure; confirm against vehicle values and mobile 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
☐	**Garagekeepers**	Covers customers' vehicles in the business's care — confirm the basis (legal liability vs. direct) and limit.	CORE
☐	**Commercial General Liability**	Covers damage to customers' property at mobile jobs and injuries.	CORE
☐	**Hired & Non-Owned / Commercial Auto**	Covers staff driving customer vehicles and work vans.	PREVALENT
☐	**Inland Marine / Equipment**	Covers pressure washers, generators, and tools.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states for employees.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is garagekeepers coverage sized for the vehicles actually worked on. Detailers handle high-value cars, and a single paint or coating claim can exceed a small limit — while standard GL excludes vehicles in the business's care. Detailers should confirm garagekeepers limits match their highest-value vehicles, photograph condition before work, and capture runoff on mobile jobs.

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.