

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 auto glass replacement businesses. Priorities reflect typical exposure; confirm against calibration 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
☐ Garage Liability (incl. Completed Operations)	Covers crashes tied to glass installation or ADAS calibration after the vehicle leaves.	CORE
☐ Errors & Omissions (Calibration)	Covers calibration errors some GL forms treat as professional services.	PREVALENT
☐ Garagekeepers	Covers customers' vehicles in the business's care — confirm the basis (legal liability vs. direct) and limit.	CORE
☐ Commercial Auto	Covers mobile service vans.	CORE
☐ Workers' Compensation	Required in most states for employees.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for ADAS calibration. Calibration lawsuits rose from 3 in 2018 to 61 in 2024, settlements commonly run \$200,000 to over \$1 million, and nearly half of shops miss required calibrations. Some policies treat calibration as a professional service outside garage liability. Shops should confirm coverage, calibrate to OEM specs with documented reports, and get signed waivers when customers decline — New York now requires disclosure.

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.