CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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AUTO GLASS & WINDSHIELD — 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 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.