

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 general automotive repair shops. Priorities reflect typical exposure; confirm against services and off-site 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 injuries from the shop's work after the vehicle leaves — the core coverage for repair shops.	CORE
☐ Garagekeepers	Covers customers' vehicles in the shop's care — confirm the basis (legal liability vs. direct) and limit.	CORE
☐ Umbrella / Excess Liability	Adds limits for a crash caused by faulty repair years later.	PREVALENT
☐ Commercial Property & Business Income	Covers the building, tools, and equipment.	CORE
☐ Pollution Liability	Covers used oil, fluids, and waste releases.	SITUATIONAL
☐ Workers' Compensation	Required in most states; lifts, tools, and chemicals drive injuries.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is the long tail of repair work. A Dallas jury returned \$42 million against a shop whose repair contributed to injuries years later, after the car had been resold — and completed-operations claims can arrive long after a job. Shops should confirm completed-operations limits, follow and file OEM procedures for safety repairs, calibrate ADAS after related work, and keep repair orders for at least 10 years.

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.