CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

AUTO WINDOW TINT — 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 window tint installers. Priorities reflect typical exposure; confirm against windshield work and services.

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 crash claims tied to tint or film installed.	CORE
☐	**Garagekeepers**	Covers customers' vehicles in the business's care — confirm the basis (legal liability vs. direct) and limit.	CORE
☐	**Commercial Property**	Covers film inventory and tools.	PREVALENT
☐	**Workers' Compensation**	Required in most states for employees.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is installing tint darker than state law allows. Several states penalize installers for illegal tint, and film that limits visibility or covers ADAS camera zones can draw the installer into a crash claim. Installers should apply only legal levels for the registration state, verify medical exemptions, keep film off camera areas, and record what they install.

IMPORTANT — PLEASE READ