

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 truck driving schools and CDL training providers. Priorities reflect typical exposure; confirm against fleet.

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
☐ Commercial Auto (Training Fleet)	Covers tractor-trailers driven by students on public roads.	CORE
☐ Umbrella / Excess Liability	Adds limits for a serious truck crash.	CORE
☐ Professional / Educators E&O	Covers claims of inadequate training or improper testing.	PREVALENT
☐ Directors & Officers / Regulatory Defense	Covers defense of FMCSA and state investigations.	SITUATIONAL
☐ General Liability	Covers the range, classrooms, and premises.	CORE
☐ Workers' Compensation	Covers instructors in cabs and on the range.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is professional liability. With FMCSA removing thousands of training providers, schools face claims that training or records were inadequate — which auto and general liability don't cover. Schools should carry E&O, keep ELDT records exact, and carry high auto and umbrella limits for students on public roads.

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.