

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 tunnel, in-bay, self-serve, and full-service car washes. Priorities reflect typical exposure; confirm against wash type and staffing.

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 General Liability	Covers exit-area crashes, pedestrian injuries, and slips.	CORE
☐ Car Wash Damage / Garagekeepers	Covers damage to customer vehicles from wash equipment — often excluded from standard GL.	CORE
☐ Commercial Property & Business Income (incl. Equipment Breakdown)	Covers tunnel equipment and lost revenue when it fails.	CORE
☐ Pollution Liability	Covers chemical and wastewater releases.	SITUATIONAL
☐ Workers' Compensation	Required in most states for employees.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is car wash damage coverage. Standard GL often excludes damage to vehicles in the operator's care, and equipment damage claims — mirrors, antennas, trim — are the most frequent losses. Exit-area crashes and pedestrian strikes are the severe ones. Operators should confirm car wash or garagekeepers coverage, post accessory exclusions, and keep the exit area clear of people.

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.