CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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CARPET & UPHOLSTERY CLEANING — 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 carpet, upholstery, rug, and tile cleaners. Priorities reflect typical exposure; confirm against equipment and in-plant 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
☐	**Commercial General Liability (incl. Completed Ops)**	Covers damage from cleaning results and injuries at customer sites.	CORE
☐	**Commercial Auto**	Covers service vans carrying truckmount units and fuel.	CORE
☐	**Bailee / Customer Goods**	Covers rugs and furniture taken to the plant.	SITUATIONAL
☐	**Pollution / Mold Liability**	Needed for water-damage and mold work — excluded from GL.	SITUATIONAL
☐	**Inland Marine / Equipment**	Covers truckmounts and portable machines.	PREVALENT
☐	**Workers' Compensation**	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is carbon monoxide from truck-mounted units. A cleaner died after running a gasoline truckmount inside a closed warehouse, and exhaust can also enter customers' homes through nearby doors and air intakes. Some policies exclude pollutants like exhaust gases. Written rules for parking and exhaust direction, and CO monitors for technicians, are the core defense; mold claims from overwetting and in-plant rug losses are the other common gaps.

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.