

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 construction managers at risk and agency construction managers. Priorities reflect typical exposure for this class; confirm against your actual delivery roles and contracts.

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 injuries and property damage on and after your projects.	CORE
☐ Contractor's Professional Liability	Covers preconstruction, scheduling, estimating, and management errors — GL excludes professional services.	CORE
☐ Workers' Compensation	Required by law; covers field staff and any self-performed work.	CORE
☐ Umbrella / Excess Liability	Adds the higher limits owners require on large projects.	CORE
☐ Commercial Auto	Covers superintendents and field staff driving between sites.	CORE
☐ Builders Risk	Covers the work under construction — confirm who buys it under each contract.	PREVALENT
☐ Subcontractor Default Insurance or Bonds	Covers the cost when a trade contractor fails — key for CM at risk.	PREVALENT
☐ Pollution Liability	Covers mold, asbestos, and other releases on projects — usually excluded from GL.	PREVALENT
☐ Wrap-Up Participation (OCIP/CCIP)	Confirm what your own policies must cover when a project wrap applies.	SITUATIONAL
☐ Employment Practices Liability	Covers claims by staff.	SITUATIONAL
☐ Cyber / Privacy Liability	Covers project data, payment fraud, and bid documents.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by construction managers is professional liability. General liability excludes professional services, but owners sue CMs over estimates, schedules, procurement, and payment approvals — one CM faced a \$200,000+ claim after a procurement error delayed steel. Site safety is the second gap: CM contracts that assign safety duties can create liability to every worker on site. Carry contractor's professional liability, and make sure contracts keep safety and means and methods with the trades.

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.