How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A GENERAL LIABILITY & COMPLETED OPERATIONS

- ☐ My GL includes **products–completed operations** (claims after the job is done).
- ☐ Limits match my contracts.

B RISK TRANSFER — SUBS & PAPERWORK

- ☐ I collect a **certificate of insurance** from every subcontractor.
- ☐ I'm named **additional insured** on subs' policies (primary & non-contributory), with waiver of subrogation where appropriate.
- ☐ Written contracts include **hold-harmless / indemnity** language.

C TOOLS, EQUIPMENT & BUILDERS RISK

- ☐ Tools and equipment covered under **inland marine** at replacement cost.
- ☐ **Builders risk** for projects under construction (GL does not cover the structure).

D WORKERS COMP — BIGGEST DRIVER

- ☐ Workers comp with correct **class codes** and current payroll.
- ☐ Any 1099 / independent labor is addressed (or it lands on my comp audit).

E COMMERCIAL AUTO & UMBRELLA

- ☐ Owned / hired / non-owned auto for trucks and driving employees.
- ☐ **Umbrella** above GL and auto to meet contract requirements.

F LIMITS & REVIEW

- ☐ Limits meet every job and contract I sign.
- ☐ Reviewed at least annually and whenever my scope or trade changes.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Does my GL include completed operations for claims after the job is done?"
- "Am I collecting COIs and being named additional insured on every sub?"
- "Do my contracts include hold-harmless language?"
- "Are my tools and any project under construction actually covered?"
- "Are my workers comp class codes and payroll accurate for my trades?"

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.

H 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. 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.