CONTRACTORS PROFESSIONAL LIABILITY — 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 contractors, design-builders, and construction managers. Priorities reflect typical exposure for this class; confirm against your actual operations.

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
☐	**Contractors Professional Liability**	Covers design, delegated design, CM, and preconstruction errors your GL excludes.	CORE
☐	**General Liability**	Covers jobsite injury and damage; it usually excludes professional services.	CORE
☐	**Umbrella / Excess Liability**	Adds limits over GL, auto, and employers liability.	CORE
☐	**Workers' Compensation**	Covers field and office employees.	CORE
☐	**Protective Indemnity / Rectification**	Pays your own rework and delay costs from a design firm's error.	PREVALENT
☐	**Contractors Pollution Liability**	Often combined with CPL; covers mold, spills, and disturbed contaminants.	PREVALENT
☐	**Builder's Risk**	Covers the project under construction.	PREVALENT
☐	**Contractors Equipment / Inland Marine**	Covers owned and rented equipment and tools.	PREVALENT
☐	**Project-Specific Professional Liability**	Dedicated limits for one large design-build or P3 project.	SITUATIONAL
☐	**Owners Protective Professional Indemnity**	For owner-developers; sits excess of the design team's policies.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by contractors is the design they did not draw. Your general liability almost always excludes professional services, and on design-build or delegated-design work the owner holds you responsible for the designer's error -- even when the design firm is insolvent or its limits are gone. Confirm a CPL policy names every service you perform, check that design subconsultants carry limits matching your prime contract, and ask about protective indemnity for your own rework and delay.

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.

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