CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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COUNTERTOP & STONE FABRICATOR — 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 stone fabrication and installation shops working in natural and engineered stone. Priorities reflect typical exposure for this class; confirm against the applicant's actual material mix.

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
☐	**Workers' Compensation**	The signature exposure for this class. OSHA's respirable crystalline silica standard exists because of documented, sometimes fatal, silicosis in engineered-stone workers — CDC/NIOSH identified an accelerated silicosis cluster in workers in their 20s and 30s. Experience rating and occupational-disease claim history matter more here than almost any other trade.	CORE
☐	**Commercial General Liability**	Covers third-party bodily injury and property damage — a cracked slab during transport, a customer injury during an on-site template or install visit.	CORE
☐	**Commercial Auto Liability**	Covers vehicles used to deliver and transport heavy stone slabs, a routine and high-value-cargo activity for this trade.	CORE
☐	**Inland Marine — Slabs & Equipment in Transit**	Slabs are heavy, high-value, and easily cracked in transit or on a job site dolly — this is not automatically covered by standard property or auto policies.	PREVALENT
☐	**Installation Floater / Builder's Risk**	Covers material and installed work while a project is in progress, before the customer has accepted the finished countertop.	PREVALENT
☐	**Products & Completed Operations**	Covers claims discovered after the job is done — an improperly supported slab that later cracks or falls.	CORE
☐	**Umbrella / Excess Liability**	Extends limits above GL/auto/employers liability — commonly required by general contractors and commercial property owners on larger jobs.	PREVALENT
☐	**Occupational Disease / Silicosis Coverage Confirmation**	Confirm the WC policy does not carve out or sublimit occupational lung disease claims — some markets treat silicosis as a specialty exposure requiring separate underwriting attention rather than standard WC terms.	SITUATIONAL
☐	**Pollution Liability**	Situational for shops generating significant dust that could trigger a third-party environmental or nuisance claim, or where wastewater/slurry disposal is regulated locally.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The exposure a generalist agent is most likely to underprice or miss entirely on this class is the connection between silica compliance and workers' compensation pricing. OSHA's PEL for respirable crystalline silica is 50 micrograms/m3 (29 CFR 1910.1053 / 1926.1153), and engineered quartz can run 90-95% crystalline silica by weight versus roughly 25-30% for natural granite — a shop working mostly in quartz carries meaningfully higher occupational-disease exposure than one working mostly in granite or marble, and that should be reflected in how the account is underwritten and priced, not treated as a single generic "stone fabricator" risk.

IMPORTANT — PLEASE READ