CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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COURIER BUSINESS — 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 same-day and on-demand couriers. Priorities reflect typical exposure; confirm against driver model and cargo type.

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
☐	**Hired & Non-Owned Auto**	Covers the company when contractor drivers crash in their own cars.	CORE
☐	**Commercial Auto**	Covers company-owned vehicles.	SITUATIONAL
☐	**Cargo / Bailee Coverage**	Covers packages, documents, and specimens in the courier's care.	CORE
☐	**Professional / E&O**	Covers missed deadlines and chain-of-custody errors.	PREVALENT
☐	**Cyber Liability**	Covers HIPAA data for medical deliveries.	SITUATIONAL
☐	**Occupational Accident / Workers' Compensation**	Covers driver injuries; contractor models may need occupational accident.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is auto coverage for contractor drivers. Couriers often rely on drivers in their own cars, whose personal policies may exclude business deliveries — leaving the courier company as the target after a crash. Hired and non-owned auto coverage, proof of drivers' business-use coverage, and a classification review in each state close most of the gap.

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.