

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 crane rental and rigging contractors. Priorities reflect typical exposure; confirm against fleet and lifts.

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
☐ General Liability (No Crane Exclusion)	Covers injuries and damage from lifts — confirm cranes aren't excluded.	CORE
☐ Riggers Liability	Covers damage to the property being lifted — general liability excludes it.	CORE
☐ Inland Marine (Crane Equipment)	Covers cranes and rigging gear, including upset and overturn.	CORE
☐ Commercial Auto	Covers cranes and trucks on the road.	CORE
☐ Umbrella / Excess Liability	Adds limits for collapses — a 2019 collapse led to an \$860M+ verdict.	PREVALENT
☐ Workers' Compensation	Covers operators, riggers, and signalpersons.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is the load itself. General liability excludes damage to property in the contractor's care — including the equipment or structure being lifted — so a dropped load can go uncovered without riggers liability. Crane contractors should carry riggers liability sized to their largest lifts and high umbrella limits.

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.