# DOT & COMMERCIAL VEHICLE INSPECTOR — 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 DOT annual, brake, and commercial vehicle inspectors. 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 |
|---|---|---|---|
| ☐ | **Garage / General Liability with Completed Ops** | Covers crash suits after a vehicle you inspected or repaired fails on the road. | CORE |
| ☐ | **Umbrella / Excess Liability** | Truck and bus crash awards can reach tens of millions of dollars. | CORE |
| ☐ | **Garagekeepers / Customer Vehicles** | Covers tractors, trailers, and buses in your care or on a road test. | CORE |
| ☐ | **Workers' Compensation** | Covers inspectors working under heavy vehicles and in busy truck yards. | CORE |
| ☐ | **Commercial Auto** | Covers mobile service trucks and parts runs. | CORE |
| ☐ | **Tools & Equipment / Inland Marine** | Covers brake gauges, jacks, stands, and diagnostic tools on service trucks. | PREVALENT |
| ☐ | **Blanket Additional Insured & Waiver** | Carrier contracts often require them; confirm they are on the policy. | PREVALENT |
| ☐ | **Errors & Omissions** | Needed if your liability policy excludes inspection or certification services. | SITUATIONAL |
| ☐ | **Pollution Liability** | Covers fuel, oil, and DEF spills at customer yards and cargo tank work. | SITUATIONAL |

### COMMON COVERAGE GAP FOR THIS CLASS

*The gap most often missed by commercial vehicle inspectors is completed operations. A brake or wheel failure months after your inspection is a completed-operations claim, and some mobile mechanic and contractor liability policies exclude it, sublimit it, or exclude inspection work. Confirm your completed-operations aggregate, check for any inspection or auto-service exclusion, and make sure the umbrella sits over it — trucking crash awards regularly exceed primary 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.