# CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-DELIVERY-CHK Rev. 09-2026

## DELIVERY SERVICE — 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 last-mile and in-home delivery companies. Priorities reflect typical exposure; confirm against fleet size and in-home work.*

**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 |
|---|---|---|---|
| ☐ | **Commercial Auto Liability** | Covers crashes on dense delivery routes — confirm limits meet customer contracts. | CORE |
| ☐ | **Commercial General Liability (incl. Completed Ops)** | Covers damage from in-home deliveries and appliance hookups after the crew leaves. | CORE |
| ☐ | **Umbrella / Excess Liability** | Adds limits for pedestrian strikes and serious crashes. | PREVALENT |
| ☐ | **Cargo / Bailee Coverage** | Covers goods being delivered. | PREVALENT |
| ☐ | **Workers' Compensation** | Required in most states; high-frequency lifting and stops. | CORE |

### COMMON COVERAGE GAP FOR THIS CLASS

*The most commonly missed gap for this class is completed-operations coverage for appliance hookups. When a gas or water connection fails after the crew leaves, the resulting fire or water loss can far exceed the delivery value — and some policies exclude installation work. Delivery companies should confirm completed-operations coverage, leak-test every connection, and use licensed technicians for gas.*

### 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.