

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 demolition contractors. Priorities reflect typical exposure; confirm against adjacent structures and hazardous materials.

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 General Liability (incl. Products-Completed Operations)	Covers injuries and damage during work and after it's finished.	CORE
☐ Contractors Pollution Liability	Covers asbestos, lead, and dust releases — excluded from GL.	CORE
☐ Umbrella / Excess Liability	Adds limits for a collapse onto an occupied building.	CORE
☐ Workers' Compensation	Required in most states.	CORE
☐ Contractor's Equipment / Inland Marine	Covers heavy equipment on job sites and in transit.	CORE
☐ Commercial Auto	Covers trucks, trailers, and hauling.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is a GL policy that excludes demolition. Many contractor GL forms exclude or limit demolition, especially of structures over a set height — and collapses onto neighboring buildings, like the 2013 Philadelphia collapse that killed six, are catastrophic. Contractors should confirm demolition is covered at their height, carry pollution coverage for asbestos, and survey adjacent buildings first.

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.