CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

DEMOLITION CONTRACTOR — 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 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