DRAFTSMAN — 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 independent drafters, CAD technicians, and building designers. Priorities reflect typical exposure for this class; confirm against your actual services, contracts, and clients.

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
☐	**Professional Liability (Drafting / Design E&O)**	Covers code errors that cause rework and delays.	CORE
☐	**General Liability**	Covers field-measure visits.	CORE
☐	**Prior Acts / Retroactive Date**	Covers claims that surface at plan check or after construction.	CORE
☐	**Licensing / Regulatory Defense**	Covers board proceedings E&O often excludes.	PREVALENT
☐	**Extended Reporting Period**	Covers claims after you retire or close.	PREVALENT
☐	**Cyber Liability**	Covers CAD files and client data.	PREVALENT
☐	**Business Owner's Policy**	Covers plotters, workstations, and software.	PREVALENT
☐	**Hired & Non-Owned Auto**	Covers site-measure trips.	PREVALENT
☐	**Workers' Compensation**	Needed if you have employees.	SITUATIONAL
☐	**Contractual Liability**	Covers indemnities from builders and owners.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by drafters is the licensing exclusion. E&O carriers often exclude services that require a license you don't hold, so drafters who take non-exempt work or rely on stamping arrangements may find a claim denied. Match your declared scope to your state's exemption, and add regulatory defense coverage.

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.