

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 driver education schools. Priorities reflect typical exposure; confirm against students and vehicles.

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 (Training Vehicles)	Covers crashes during lessons — confirm student drivers are covered.	CORE
☐ Abuse & Molestation	Covers claims of instructor misconduct with minors — often excluded elsewhere.	CORE
☐ General Liability	Covers classrooms and premises.	CORE
☐ Professional Liability	Covers claims of improper training or testing.	PREVALENT
☐ Hired & Non-Owned Auto	Covers lessons in students' own vehicles.	SITUATIONAL
☐ Workers' Compensation	Covers instructors.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is abuse and molestation. Instructors spend hours alone in cars with teenagers, and many auto and general liability policies exclude misconduct claims. Schools should carry dedicated abuse coverage, screen every instructor, and confirm the auto policy covers student drivers.

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.