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DRYWALL 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 drywall contractors. Priorities reflect typical exposure; confirm against labor crews and multifamily 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
☐	**Workers' Compensation**	Required in most states — falls drive the most serious claims.	CORE
☐	**Commercial General Liability (incl. Products-Completed Operations)**	Covers injuries and damage during work and after it's finished.	CORE
☐	**Commercial Auto**	Covers work vans and trucks.	CORE
☐	**Tools & Equipment / Inland Marine**	Covers tools and equipment on job sites and in transit.	PREVALENT
☐	**Umbrella / Excess Liability**	Adds limits many GCs require.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is uninsured labor crews. Drywall contractors often use labor-only subcontractors, and if those crews lack their own workers' comp, their injuries — including falls from stilts and scaffolds — are charged to the contractor's policy at audit. Contractors should verify every crew's comp before work begins and keep certificates on file.