DUMP TRUCK & AGGREGATE HAULING — 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 dump truck operators, owner-operators, and aggregate haulers. Priorities reflect typical exposure for this class; confirm against your actual operations.

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 Liability**	Covers crashes — the main source of severe dump truck claims, including punitive awards.	CORE
☐	**Excess / Umbrella Liability**	Fatality verdicts have reached $10.5 million.	CORE
☐	**Physical Damage**	Covers high-value trucks and trailers, including tip-overs while dumping.	CORE
☐	**General Liability**	Covers damage to driveways, lawns, and property where you dump or spread.	CORE
☐	**Workers' Compensation**	Covers struck-by, crushing, and tip-over injuries.	CORE
☐	**Hired & Subhauler Liability**	Covers loads you book that a subhauler runs if their coverage fails.	PREVALENT
☐	**Contractor's Equipment / Inland Marine**	Covers loaders, skid steers, and attachments.	PREVALENT
☐	**Occupational Accident**	Covers independent-contractor drivers not on workers' comp.	SITUATIONAL
☐	**Motor Truck Cargo**	Some customers require it.	SITUATIONAL
☐	**Pollution Liability**	Needed if you haul contaminated soil or asphalt.	SITUATIONAL
☐	**Downtime / Rental Reimbursement**	Replaces revenue while a truck is out of service.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by dump truck operators is liability for subhaulers. Brokers and app marketplaces dispatch independent haulers, and when you book a load and a subhauler runs it, a claim can come back to you if their coverage fails or lapses. Confirm your auto policy covers hired and subhauled units, verify every subhauler's certificate before the job, and require them to name you as an additional insured.

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.

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.