

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 EV charging networks, site hosts, and installers. Priorities reflect typical exposure; confirm against sites.

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
☐ Equipment / Property (incl. Theft & Vandalism)	Covers chargers and cables — confirm theft and vandalism aren't excluded or sublimited.	CORE
☐ Business Income (Downtime)	Covers lost charging revenue while stations are offline.	PREVALENT
☐ General Liability	Covers driver trips, falls, and injuries at sites.	CORE
☐ Cyber Liability	Covers payment data and network attacks on chargers.	CORE
☐ Products & Completed Operations	Needed if the company installs chargers for others.	SITUATIONAL
☐ Umbrella / Excess Liability	Adds limits for fire or electrical injuries.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is theft and downtime. Cable theft for copper has become routine at many networks, and some property forms exclude or limit vandalism — while each outage costs repair plus lost sessions. Operators should confirm theft and vandalism coverage, add business income for downtime, and install cut-resistant cables and alarms.

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.