

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 electrical contractors. Priorities reflect typical exposure for this class; confirm against the applicant's actual work mix.

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	NCCI class code 5190 (electrical wiring) carries wide state-to-state rate variance, and a single serious arc-flash or vehicle claim can hold an experience modifier above 1.0 for years — directly affecting which carriers will quote the account.	CORE
☐ Commercial General Liability	Covers third-party bodily injury and property damage from electrical work — the baseline for any licensed electrician.	CORE
☐ Commercial Auto Liability	Covers service vehicles and equipment trailers transporting crews between job sites.	CORE
☐ Products & Completed Operations	Covers claims discovered after the job is finished — a defective installation that causes a fire or system failure months later.	CORE
☐ Inland Marine / Equipment Floater	Covers tools, testing equipment, and diagnostic gear against theft or damage away from the shop.	PREVALENT
☐ Umbrella / Excess Liability	Extends limits above GL/auto/employers liability — increasingly required by commercial GCs before signing a subcontract, especially where an experience modifier is elevated.	PREVALENT
☐ Professional Liability (Design-Build)	Applies when the electrician provides design input rather than installing to someone else's plan — string sizing and interconnection specifications on solar PV work is a specific, growing example.	SITUATIONAL
☐ Pollution Liability	Situational for work involving older buildings where wiring disturbance could release contaminants, or disposal of ballasts/transformers containing PCBs.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most likely to be missed for this trade is completed-operations coverage on solar PV and EV-charging installation work. As residential and commercial solar volume grows, defective panel mounting, inverter installation, or interconnection work increasingly surfaces as a property-damage or fire claim well after the job is finished — and it carries a professional-liability component (design/sizing decisions) that pure installation work does not. An electrician expanding into PV/EV work should have that shift in operations reflected in the policy, not just assumed to be covered under a general electrical GL program.

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.