CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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ELECTRICIAN — 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 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