

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 environmental consulting firms. Priorities reflect typical exposure; confirm against services and field 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
☐ Professional Liability (E&O)	Covers claims that a report, design, or advice was wrong.	CORE
☐ Contractors Pollution Liability	Covers releases caused during drilling, sampling, or remediation.	CORE
☐ General Liability	Covers injuries and property damage at client sites.	CORE
☐ Commercial Auto	Covers field vehicles carrying equipment and samples.	CORE
☐ Equipment / Inland Marine	Covers field instruments and monitoring equipment.	PREVALENT
☐ Workers' Compensation	Covers field staff exposed to hazardous sites.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is pollution coverage for the firm's own field work. Professional liability covers bad advice, but a drill rig that strikes a line or spreads contamination is a pollution event, and general liability excludes it. Firms should carry professional and contractors pollution coverage together and require drillers to carry their own.

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.