CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-FENCING-CHK Rev. 09-2026

FENCING CONTRACTOR — 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 fence and gate contractors. Priorities reflect typical exposure; confirm against pool and automatic-gate 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
☐	**Commercial General Liability (incl. Products-Completed Operations)**	Covers injuries and damage during work and after it's finished.	CORE
☐	**Workers' Compensation**	Required in most states.	CORE
☐	**Commercial Auto**	Covers trucks and trailers — confirm trailers and attached equipment are included.	CORE
☐	**Contractor's Equipment / Inland Marine**	Covers mowers, trailers, and tools.	PREVALENT
☐	**Umbrella / Excess Liability**	Adds limits for a pool-barrier or gate injury to a child.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is underground-utility damage. Every post hole is a dig under one-call laws, and striking a gas, electric, or fiber line can cause major damage that some policies exclude or limit. Pool barriers carry the other severe exposure. Contractors should call 811 before every job, confirm property lines in writing, and build pool fences and gates to code.

IMPORTANT — PLEASE READ