

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.

COREPREVALENTSITUATIONAL

— 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

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.