CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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FIRE PROTECTION 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 fire sprinkler, alarm, and suppression contractors. Priorities reflect typical exposure; confirm against inspection and design 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
☐	**Professional / Errors & Omissions**	Covers inspection, certification, and design errors — often excluded from GL.	CORE
☐	**Workers' Compensation**	Required in most states.	CORE
☐	**Commercial Auto**	Covers service vans and trucks.	CORE
☐	**Umbrella / Excess Liability**	Adds limits many customers and GCs require.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is E&O for inspections. When a system the contractor certified as working fails in a fire, the claim alleges a professional error that general liability may exclude. Contractors should carry E&O, report every deficiency in writing with the owner's signed acknowledgment, and notify the owner and fire department whenever a system is impaired.

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.