

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 forensic accounting, fire, engineering, and digital forensic firms. Priorities reflect typical exposure for this class; confirm against your actual services, contracts, and clients.

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    |
|---------------------------------------------------------------------------|-------------------------------------------------------------------|-------------|
| <input type="checkbox"/> Professional Liability / E&O (Forensic Services) | Covers flawed findings and missed causes.                         | CORE        |
| <input type="checkbox"/> Care, Custody & Control (Bailee)                 | Covers evidence and devices held in your storage.                 | CORE        |
| <input type="checkbox"/> General Liability                                | Covers injury or damage at fire, accident, and inspection scenes. | CORE        |
| <input type="checkbox"/> Cyber Liability                                  | Covers imaged drives holding third-party personal data.           | CORE        |
| <input type="checkbox"/> Workers' Compensation                            | Covers staff working hazardous scenes.                            | CORE        |
| <input type="checkbox"/> Commercial Auto                                  | Covers scene vehicles and evidence transport.                     | PREVALENT   |
| <input type="checkbox"/> Inland Marine / Equipment Floater                | Covers forensic tools and imaging hardware.                       | PREVALENT   |
| <input type="checkbox"/> Umbrella / Excess Liability                      | Adds limits over large subrogation-related claims.                | PREVALENT   |
| <input type="checkbox"/> Contractor's Pollution Liability                 | Covers disturbing fire debris and asbestos.                       | SITUATIONAL |
| <input type="checkbox"/> Licensing / Regulatory Defense                   | Covers unlicensed-investigator enforcement.                       | SITUATIONAL |

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by forensic firms is evidence in their custody. General liability usually excludes property in your care, custody, or control, and E&O may not respond either, so a lost or contaminated item goes uninsured — and Nautilus shows a lost scene can end a whole claim. Add bailee coverage, and confirm E&O doesn't exclude work that requires a PI license.

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.