

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 framing contractors. Priorities reflect typical exposure; confirm against multifamily work and labor subcontractors.

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
☐ Workers' Compensation	Required in most states — falls and tool injuries drive construction claims.	CORE
☐ Commercial General Liability (incl. Products-Completed Operations)	Covers injuries and damage during work and after it's finished.	CORE
☐ Umbrella / Excess Liability	Adds limits many GCs and owners require.	PREVALENT
☐ Commercial Auto	Covers work trucks and trailers.	CORE
☐ Contractor's Equipment / Inland Marine	Covers tools and equipment on job sites and in transit.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is uninsured labor subcontractors. Framing is the second-most-cited construction trade for OSHA violations, driven by falls, and many framers use labor-only crews. If those crews lack workers' comp, their injuries are charged to the framer's policy at audit. Framers should verify every crew's comp coverage, enforce fall protection, and brace trusses during erection.

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.