

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 propane and fuel dealers. Priorities reflect typical exposure for this class; confirm against your actual products, locations, and operations.

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
☐ General Liability (Products-Completed Ops)	Covers explosion claims years after a fill.	CORE
☐ Commercial Auto (Hazmat / MCS-90)	Covers placarded bobtails on public roads.	CORE
☐ Pollution Liability	Covers releases at plants and customer sites.	CORE
☐ Umbrella / Excess	Adds limits for burn and explosion verdicts.	CORE
☐ Workers' Compensation	Covers driver burns, strains, and hose handling.	CORE
☐ Property (Bulk Plant)	Covers storage tanks, skids, and dispensers.	CORE
☐ Inland Marine (Field Tanks)	Covers company-owned tanks on customers' land.	PREVALENT
☐ Installation / Service E&O	Covers faulty leak checks or system design.	PREVALENT
☐ Business Income	Covers a plant shutdown in peak season.	PREVALENT
☐ Cargo / Transit Spill	Covers product lost or released in transport.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by propane dealers is dormant tanks at closed accounts. The West Park verdict turned on a tank never removed or locked — outside the active-delivery exposure carriers usually rate. Confirm products-completed operations has no prior-work date limits, and report an accurate field tank inventory to the carrier.

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.