

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 gas and service stations, including service bays and car washes. Priorities reflect typical exposure for this class; confirm against the station's services and who owns the tanks.

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
☐ Garage Liability	Covers premises, products, and completed repair work for auto service operations — standard GL is not built for garages.	CORE
☐ Garagekeepers Coverage	Covers customers' vehicles in your care — in bays, on lifts, in the wash, or parked overnight. Garage liability excludes them.	CORE
☐ Storage Tank Pollution Liability	Pays cleanup and third-party damage from fuel releases; federal law requires \$1 million per occurrence for retail fuel sites.	CORE
☐ Commercial Property & Business Income	Covers the canopy, dispensers, kiosk, bays, and wash equipment, plus lost income after a covered loss.	CORE
☐ Equipment Breakdown	Covers failures of pumps, compressors, lifts, and car wash equipment.	PREVALENT
☐ Workers' Compensation	Required in most states; lifts, chemicals, and wet bays are key hazards.	CORE
☐ Crime / Money & Securities	Covers cash lost to robbery, burglary, or employee theft.	PREVALENT
☐ Commercial Auto	Covers tow trucks, service vehicles, and rental units.	SITUATIONAL
☐ Umbrella / Excess Liability	Adds limits above garage liability and auto for serious claims.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is garagekeepers coverage. Many station owners assume garage liability covers a customer's car that falls from a lift, is scratched in the wash, or is stolen from the lot overnight — it does not, because those vehicles are in the station's care, custody, and control. Garagekeepers comes in legal liability, direct primary, and direct excess forms, and the choice determines whether the station pays regardless of fault. Stations should also confirm that the tank pollution policy meets the federal \$1 million requirement and that the fuel supply agreement's insurance terms are met.

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.