CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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GENERAL 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 general contractors. Priorities reflect typical exposure; confirm against project types and subcontractor use.

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
☐	**Umbrella / Excess Liability**	Adds limits required by owners and lenders.	CORE
☐	**Builder's Risk**	Covers the structure under construction.	PREVALENT
☐	**Workers' Compensation**	Required in most states — falls and tool injuries drive construction claims.	CORE
☐	**Commercial Auto**	Covers work trucks and trailers.	CORE
☐	**Contractors Pollution Liability**	Covers mold, silica, and other pollution from operations — excluded from GL.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is subcontractor risk transfer. When a subcontractor's worker is hurt or its work fails, the claim lands on the GC — and without certificates, additional-insured status, hold-harmless terms, and verified workers' comp, the GC's own policy pays. Many GL policies also exclude or limit residential and condominium work. GCs should enforce subcontractor controls on every job and confirm how their policy treats residential construction.

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.