

Pull out your current general liability policy and check the box next to each feature you can confirm it includes — anything unchecked is worth a quick conversation with your advisor.

STANDARD

OFTEN LIMITED

IF NEEDED

— Standard: should be included · Often limited: frequently sublimited, excluded, or optional · If needed: depends on your operations

POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐ Occurrence Form	Covers injuries that happen during the policy period, whenever the claim is made.	STANDARD
☐ Products-Completed Operations	Covers injuries from products sold or work finished — confirm the aggregate limit.	STANDARD
☐ Blanket Additional Insured (Primary & Non-Contributory)	Meets most customer and landlord requirements without adding each one separately.	OFTEN LIMITED
☐ Contractual Liability (Insured Contract)	Covers indemnity promised in leases and contracts.	OFTEN LIMITED
☐ Blanket Waiver of Subrogation	Often required by contracts.	IF NEEDED
☐ Per-Location or Per-Project Aggregate	Keeps one location's claims from using up the limit for all others.	IF NEEDED
☐ Key Exclusions	Review assault and battery, abuse, liquor, pollution, and professional exclusions against your operations.	OFTEN LIMITED

COMMON GAP IN THIS COVERAGE

The most commonly missed gap in this coverage is contract requirements. Leases and customer contracts often require additional-insured status on a primary and non-contributory basis, waivers of subrogation, and broad indemnity — which a basic policy may not provide. With slip-and-fall claims rising in cost and large verdicts up 52% in 2024, businesses should confirm blanket endorsements and review key exclusions.

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 Standard / Often Limited / If Needed labels describe general market patterns for this coverage — 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.