GEOLOGIST — 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 consulting and professional geologists. Priorities reflect typical exposure for this class; confirm against your actual services, contracts, and clients.

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
☐	**Professional Liability (E&O)**	Covers errors in geologic, slope, and groundwater opinions.	CORE
☐	**Contractor's Pollution Liability**	Covers drilling-induced contamination.	CORE
☐	**General Liability**	Covers field injury and utility strikes.	CORE
☐	**Commercial Auto**	Covers field trucks and rig transport.	CORE
☐	**Workers' Compensation**	Covers field and drilling-site injuries.	CORE
☐	**Inland Marine / Equipment**	Covers field instruments and sondes.	PREVALENT
☐	**Subcontractor Insurance Verification**	Avoids holding the bag for uninsured drillers.	PREVALENT
☐	**Umbrella**	Adds limits for multi-home landslide losses.	PREVALENT
☐	**Cyber Liability**	Covers client site data and GIS files.	SITUATIONAL
☐	**Disciplinary Proceedings Coverage**	Covers license-defense costs.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by geologists is pollution. Professional policies often carry a pollution exclusion and GL excludes professional services, so a drilling-related contamination claim can fall between them. Bundle pollution with E&O, confirm landslide work isn't excluded, and keep tail coverage — landslide claims surface years after the report.

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.

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.