

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 residential and commercial glazing contractors. Priorities reflect typical exposure for this class; confirm against the contractor's actual work mix and building heights.

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	Covers third-party injuries and property damage from glazing work — including glass dropped from height onto people below.	CORE
☐ Products & Completed Operations	Covers installed glass that later breaks, falls, or leaks — tempered glass can fail years after installation.	CORE
☐ Workers' Compensation	Glaziers face deep cuts, crushing by crates, lifting injuries, and falls from height.	CORE
☐ Commercial Auto	Covers glass trucks and racks transporting heavy, fragile loads.	CORE
☐ Inland Marine / Installation Floater	Covers glass and framing materials in transit and on site until the owner accepts the work.	PREVALENT
☐ Contractor's Equipment	Covers vacuum lifters, glazing robots, and cutting equipment.	PREVALENT
☐ Umbrella / Excess Liability	Extends limits above GL, auto, and employers liability; falling facade glass can produce severe claims.	PREVALENT
☐ Professional Liability (Delegated Design)	Needed when the glazier engineers systems, calculates wind loads, or takes delegated design responsibility.	SITUATIONAL
☐ Commercial Property	Covers the shop, fabrication equipment, and glass inventory.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed for glaziers is a completed-operations limit that matches how long glass can fail. Tempered glass can break spontaneously years after installation, facade glass can fall onto sidewalks below, and water intrusion through storefronts and curtain walls surfaces slowly. Confirm the completed-operations aggregate is adequate and that the policy has no height limitation that would exclude multistory work. Glaziers who do delegated design or wind-load calculations should also carry professional liability.

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.