

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 gutter installers and cleaners. Priorities reflect typical exposure; confirm against building heights and roof work.

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
☐ Workers' Compensation	Required in most states — falls drive the most serious claims.	CORE
☐ Commercial General Liability (incl. Products-Completed Operations)	Covers injuries and damage during work and after it's finished.	CORE
☐ Commercial Auto	Covers work vans and trucks.	CORE
☐ Tools & Equipment / Inland Marine	Covers tools and equipment on job sites and in transit.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is a roofing exclusion. Some contractor policies exclude or limit any roof work, and gutter crews who walk roofs or repair fascia may fall into that exclusion. Ladder falls and power lines are the defining injury risks. Installers should confirm how their policy treats roof access, use fiberglass ladders near lines, and train every worker on ladder safety.

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.