

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 HVAC contractors. Priorities reflect typical exposure for this class; confirm against the applicant's actual work mix.

COREPREVALENTSITUATIONAL

— 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	NCCI class code 5537. HVAC combines fall exposure, electrical hazard, and chemical/refrigerant handling simultaneously — a distinctive multi-hazard profile among trades that drives this class's rating.	CORE
☐ Commercial General Liability	Covers third-party bodily injury and property damage from installation and service work.	CORE
☐ Damage to Existing Property Coverage	Some GL policies limit or exclude damage the contractor causes to the building or system being worked on — a frequently-missed gap for a trade that routinely works inside occupied buildings on live systems.	CORE
☐ Commercial Auto Liability	Covers service vehicles transporting technicians and equipment between job sites.	CORE
☐ Products & Completed Operations	Covers claims discovered after the job — a refrigerant leak, combustion issue, or system failure traced back to installation, discovered later.	CORE
☐ Inland Marine / Equipment Floater	Covers diagnostic tools, recovery machines, and refrigerant handling equipment against theft or damage.	PREVALENT
☐ Umbrella / Excess Liability	Extends limits above GL/auto/employers liability — commonly required on commercial rooftop and mechanical-room contracts.	PREVALENT
☐ Pollution Liability	Refrigerant release/venting and gas-line work create environmental exposure standard GL often excludes.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The exposure most likely to be underwritten incorrectly for this class is treating it like a single-hazard trade. HVAC work routinely combines OSHA's construction fall-protection standard (rooftop installation), the lockout/tagout standard (electrical isolation before service), and EPA Section 608 refrigerant-handling certification — three separate regulatory frameworks on the same job. A carrier or broker who only asks about one of these is missing real severity exposure. Separately, confirm the GL policy actually covers damage to the existing building or system being serviced — that coverage is commonly limited or excluded outright, which matters enormously for a trade that works almost exclusively inside occupied, functioning buildings.

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.