CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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HANDYMAN — 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 handyman businesses. Priorities reflect typical exposure; confirm against the types of work performed.

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 (incl. Products-Completed Operations)**	Covers injuries and damage during work and after it's finished.	CORE
☐	**Tools & Equipment / Inland Marine**	Covers tools on the truck and at job sites.	PREVALENT
☐	**Workers' Compensation**	Required in most states.	CORE
☐	**Commercial Auto**	Covers trucks and trailers — confirm trailers and attached equipment are included.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is work outside the policy's description. Handyman policies usually exclude or restrict electrical, plumbing, gas, roofing, and structural work, and many states cap unlicensed handyman jobs by value — so the job that goes wrong is often the one outside scope. Handymen should describe their work accurately to their carrier and refer licensed-trade work to licensed contractors.

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.