CORY WASHINGTON & CO.
SMARTER RISK. STRONGER BUSINESS.

HEAVY EQUIPMENT REPAIR & FIELD SERVICE — 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 heavy equipment repair shops and mobile field service firms. Priorities reflect typical exposure for this class; confirm against your actual operations.

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
☐	**General Liability (Incl. Completed Operations)**	Covers injuries and damage when a repaired machine fails later.	CORE
☐	**Bailee / Customer Equipment Coverage**	Covers customer machines in your shop, yard, or on your truck; GL excludes them.	CORE
☐	**Workers' Compensation**	Covers mechanics exposed to crush, burn, and electrocution hazards.	CORE
☐	**Commercial Auto**	Covers service trucks, including crane and lube trucks.	CORE
☐	**Tools & Equipment Floater**	Covers diagnostic gear, welders, and truck-mounted tools on job sites.	CORE
☐	**Umbrella / Excess Liability**	A failed crane or lift repair can injure several people.	PREVALENT
☐	**Commercial Property**	Covers the shop, parts, and equipment.	PREVALENT
☐	**Professional Liability (E&O)**	Needed if you inspect or certify cranes and lifts.	PREVALENT
☐	**Contractors Pollution Liability**	Covers fuel, oil, and hydraulic spills at customer sites.	SITUATIONAL
☐	**Garagekeepers (Vehicles)**	Needed if you also repair licensed trucks.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by equipment repair firms is the customer's machine. A general liability policy excludes property in your care, custody, or control and damage to your own work, yet you routinely hold machines worth hundreds of thousands of dollars and weld on them. A shop fire or a failed repair can bring both the repair bill and loss-of-use demands. Carry bailee coverage sized to your peak, and limit downtime liability in your work orders.

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.