

Pull out your current general liability policy and its endorsements, and check the box next to each feature you can confirm — anything unchecked is worth a quick conversation with your advisor.

STANDARD

OFTEN LIMITED

IF NEEDED

— Standard: should be included · Often limited: frequently sublimited or excluded · If needed: depends on your operations

POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐ Your Operations Fully Described	A classification limitation can exclude any work not listed — confirm every operation appears.	STANDARD
☐ General Liability Limits Meeting Contracts	Confirm limits and additional insured wording satisfy owner and contractor requirements.	STANDARD
☐ Products & Completed Operations	Confirm completed work is covered and not excluded for prior or residential work.	STANDARD
☐ Injury to Employees & Contractors	E&S policies often exclude injuries to your own or subcontractors' workers — confirm.	OFTEN LIMITED
☐ Subcontractor Warranty Conditions	Missing a subcontractor certificate can void coverage — know the conditions.	OFTEN LIMITED
☐ Contractual Liability	Indemnities you sign may be stripped out — confirm insured contract coverage.	OFTEN LIMITED
☐ Pollution	Total pollution exclusions remove dust, fuel, and smoke releases — may need a separate policy.	OFTEN LIMITED
☐ Cross-Suits Between Insureds	Can bar claims from additional insureds — confirm the wording.	IF NEEDED
☐ Earth Movement / Subsidence	Excluded for many excavation and demolition risks.	IF NEEDED
☐ Umbrella Following Form	Confirm the umbrella covers the same operations without new exclusions.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The gap most often missed with high-hazard coverage is the restrictive endorsements. Surplus lines policies for this work — a market that wrote a record \$143 billion in 2025 — often exclude injuries to workers and subcontractors, limit coverage to the operations listed, strip contractual liability, or add a subcontractor warranty that voids coverage if a certificate is missing. Read every endorsement before binding, list every operation, and track subcontractor insurance on every job.

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 Standard / Often Limited / If Needed labels describe general market patterns for this coverage — 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.