

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 home and property inspectors. Priorities reflect typical exposure; confirm against ancillary services and states served.

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
☐ Home Inspector E&O	Covers missed-defect claims — confirm ancillary services are included.	CORE
☐ Commercial General Liability	Covers damage caused during inspections and third-party injuries.	CORE
☐ Business Auto / Hired & Non-Owned	Covers driving to inspections.	PREVALENT
☐ Workers' Compensation / Occupational Accident	Covers falls from roofs and ladders.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS
The most commonly missed gaps for this class are ancillary services and state limits on liability caps. Radon, mold, termite, and sewer-scope work may fall outside a basic E&O policy, and some states limit the liability caps in pre-inspection agreements. Inspectors should confirm every service they offer is covered and have counsel review their agreement for each state.

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.