CORY WASHINGTON & CO.
SMARTER RISK. STRONGER BUSINESS.

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INDEPENDENT / PUBLIC ADJUSTER — 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 independent and public adjusting 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
☐	**Adjusters Errors & Omissions**	Covers missed deadlines, estimate errors, and mishandled claims.	CORE
☐	**Crime (Including Client Property)**	Covers theft of settlement funds by staff — E&O excludes dishonest acts.	CORE
☐	**Public Adjuster License Bond**	Required by states like Florida ($50,000); it protects the state, not your firm.	CORE
☐	**General Liability**	Covers injuries and damage during on-site inspections.	CORE
☐	**Hired & Non-Owned Auto**	Covers adjusters driving their own cars to inspections.	CORE
☐	**Workers' Compensation (Including Other States)**	Covers staff deployed to catastrophe sites in other states.	CORE
☐	**Employment Practices (Wage & Hour)**	Day-rate adjusters have sued over overtime and classification.	PREVALENT
☐	**Cyber / Privacy Liability**	Claim files hold Social Security numbers and medical records.	PREVALENT
☐	**Occupational Accident (1099 Adjusters)**	Covers contract adjusters not on workers' compensation.	SITUATIONAL
☐	**Regulatory Defense**	Covers license and fee-cap investigations; Florida fines run per violation.	SITUATIONAL
☐	**Umbrella / Excess Liability**	Adds limits over auto and general liability.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by public adjusting firms is crime coverage for client money. Settlement checks often pass through a firm account — a Florida adjuster was charged in 2026 with keeping $611,473 in Hurricane Ian proceeds. E&O excludes dishonest acts, and the state license bond protects the state, not the firm. Ask for crime coverage that includes client property and funds held in trust.

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.