CORY WASHINGTON & CO.
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AUTOMATION & ROBOTICS INTEGRATOR — 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 robot system integrators, automation builders, and controls engineering 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
☐	**Technology / Professional E&O**	Covers missed throughput, late start-up, programming errors, and downtime claims.	CORE
☐	**General Liability / Products-Completed Ops**	Covers workers injured by cells you built after handover.	CORE
☐	**Umbrella / Excess Liability**	Robot injury suits have sought $51 million.	CORE
☐	**Workers' Compensation**	Covers engineers and technicians commissioning live equipment.	CORE
☐	**Installation Floater / Builder's Risk**	Covers cells in your shop, in transit, and during installation.	CORE
☐	**Cyber Liability**	Covers remote access into customer control networks.	PREVALENT
☐	**Property of Others (Care, Custody, Control)**	Covers customer robots and tooling in your shop.	PREVALENT
☐	**Commercial Auto**	Covers service vehicles traveling to plants.	PREVALENT
☐	**Foreign Liability**	Covers projects and employees outside the U.S.	SITUATIONAL
☐	**Contractors Pollution Liability**	Covers coolant, oil, and paint-cell releases at customer plants.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by integrators is the financial claim with no injury. When a cell misses its throughput guarantee or start-up runs late, the customer's lost production is not bodily injury or property damage, so a general liability policy won't pay it, and many products policies exclude your faulty work. Carry technology or professional E&O, and cap liability and exclude consequential damages in every contract.

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.