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INSULATION CONTRACTOR (INCL. SPRAY FOAM) — 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 insulation contractors, including spray polyurethane foam (SPF) applicators. Priorities reflect typical exposure for this class; confirm against the applicant's actual operations mix.

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
☐	**Commercial General Liability**	Covers third-party bodily injury and property damage from operations — standard baseline, but most CGL forms carry a pollution exclusion that bars off-gassing/overspray claims specific to spray foam.	CORE
☐	**Workers' Compensation**	Statutorily required in nearly every state with employees; covers chemical exposure incidents, fall injuries, and confined-space accidents common to insulation crews.	CORE
☐	**Commercial Auto Liability**	Covers company vehicles and towed equipment trailers transporting crews and spray rigs between job sites.	CORE
☐	**Contractors Pollution Liability (CPL)**	The single most important gap coverage for this class. A 2015 Vermont Supreme Court decision (Cincinnati Specialty Underwriters v. Energy Wise Homes) confirmed that standard CGL pollution exclusions bar bodily-injury claims from SPF off-gassing — CPL is purpose-built to fill exactly that gap.	CORE
☐	**Inland Marine / Equipment Floater**	Covers spray rigs, proportioners, hoses, and blowing machines against theft or damage away from the shop — often the single largest owned-asset value in the business.	PREVALENT
☐	**Professional Liability (E&O)**	Applies when the contractor recommends insulation type or R-value rather than installing to someone else's spec — covers claims where the recommendation itself, not workmanship, caused moisture or energy-performance failure.	PREVALENT
☐	**Umbrella / Excess Liability**	Extends limits above the primary GL/auto/employers liability layer — commonly required by GCs and commercial property owners on larger jobs.	PREVALENT
☐	**Products & Completed Operations**	Usually bundled within CGL, but confirm the limit; covers claims arising after the job is finished (e.g., a moisture or mold claim discovered months later).	CORE
☐	**Mold / Fungi Liability Endorsement**	Many CGL policies exclude mold entirely by endorsement. Relevant where vapor-barrier or moisture-control work is part of the scope and a failure could be blamed for later mold growth.	SITUATIONAL
☐	**Asbestos Liability Coverage**	Needed only if the applicant disturbs or removes pre-1980 vermiculite or other legacy insulation that may contain asbestos — standard CGL almost universally excludes asbestos claims.	SITUATIONAL
☐	**Cyber Liability**	Applies if the business stores customer payment data or uses connected scheduling/estimating software — a lower-severity but increasingly common exposure for any small contractor.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The exposure most generalist agents miss on this class is Contractors Pollution Liability. Spray foam off-gassing and overspray drift are routinely treated as "pollution" under a standard CGL policy, and courts have upheld the exclusion — see Cincinnati Specialty Underwriters Ins. Co. v. Energy Wise Homes, Inc., 2015 VT 52. A contractor with GL alone can be left with no coverage at all for the class's single most common severity claim: a bystander or occupant alleging respiratory injury after an application.

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.