CORY WASHINGTON & CO.

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INSURANCE AGENCY & AGENT — 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 insurance agencies and brokerages. Priorities reflect typical exposure; confirm against lines written and marketing methods.

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
☐	**Insurance Agents E&O**	Covers failure-to-procure and advice claims — confirm it covers every line and state written.	CORE
☐	**Cyber Liability**	Covers breaches of client data and notification costs.	CORE
☐	**TCPA / Telemarketing Coverage**	Covers call and text claims — excluded from most GL and many E&O forms.	SITUATIONAL
☐	**Crime / Fidelity**	Covers theft of premium trust funds.	PREVALENT
☐	**Business Owners Policy / GL**	Covers office premises and property.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is TCPA coverage for lead-based marketing. Calls and texts to purchased leads carry $500 to $1,500 per message in damages, and most GL and many E&O policies exclude these claims. The federal one-to-one consent rule was vacated in 2025, but consent must still be provable. Agencies should confirm TCPA coverage, keep consent records for every lead, and document needs analyses and declinations.

IMPORTANT — PLEASE READ