How to use this: Pull out your current policy’s declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can’t confirm isn’t a problem — it’s simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A CLIENT PROPERTY (CARE, CUSTODY & CONTROL)

- ☐ Damage to client property / equipment addressed (GL's care, custody & control exclusion).

B JANITORIAL BOND / EMPLOYEE DISHONESTY

- ☐ **Janitorial bond** / crime coverage for theft allegations (staff with access and keys).
- ☐ Many client contracts require it.

C GENERAL LIABILITY

- ☐ **General liability** for third-party injury and slip/fall I create (wet floors).

D COMMERCIAL AUTO & EQUIPMENT

- ☐ Vehicles and equipment covered.

E PEOPLE & REVIEW

- ☐ **Workers comp** (high-injury: chemicals, slips, repetitive strain); reviewed at least annually.

F QUESTIONS WORTH ASKING YOUR BROKER

- “If my crew damages a client's equipment, is that covered — despite GL's care/custody/control exclusion?”
- “Do I have a janitorial bond / employee-dishonesty coverage my clients require?”
- “Is a slip-and-fall from a floor I cleaned covered?”
- “Are my vehicles and equipment covered?”
- “Is my crew covered by workers comp?”

G 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. 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.