

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 junk removal and cleanout businesses. Priorities reflect typical exposure; confirm against services and trucks.

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
☐ General Liability	Covers damage to customers' homes and injuries during jobs.	CORE
☐ Commercial Auto	Covers trucks and trailers, including unsecured-load incidents.	CORE
☐ Workers' Compensation	Covers crews doing heavy lifting and stair carries.	CORE
☐ Inland Marine (Dumpsters & Equipment)	Covers dumpsters, trailers, and tools.	PREVALENT
☐ Umbrella / Excess Liability	Adds limits above general liability and auto.	PREVALENT
☐ Contractors Pollution	Covers spills of paint, chemicals, or fluids from removed items.	SITUATIONAL
☐ Crime (Client Property)	Covers theft by crew members from customers' homes.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is damage inside customers' homes. Scraped floors, broken railings, and gouged walls from heavy carries are frequent claims, and some policies limit coverage for property being worked on. Businesses should confirm how customer property damage is covered, and take photos before every job.

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.