

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 land surveying firms. Priorities reflect typical exposure; confirm against services and crews.

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
☐ Professional Liability (E&O)	Covers claims from boundary, stakeout, and elevation errors — the main exposure.	CORE
☐ Retroactive Date & Tail Coverage	Errors surface years later — keep continuous prior-acts coverage and buy a tail at retirement.	CORE
☐ General Liability	Covers injuries and property damage during fieldwork.	CORE
☐ Commercial Auto	Covers crew vehicles.	CORE
☐ Inland Marine (Survey Equipment)	Covers GPS units, total stations, and drones.	PREVALENT
☐ Drone Liability	Often excluded from general liability — add if drones are used.	SITUATIONAL
☐ Workers' Compensation	Covers field crews.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is the retroactive date. Survey errors often appear years later, and a gap in professional liability coverage — or no tail when a firm closes — can leave those claims uninsured. Surveyors should keep continuous coverage with the same retroactive date and use written contracts with limits of liability.

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.