CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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LIVERY BUSINESS — 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 sedan, SUV, and black-car livery services. Priorities reflect typical exposure; confirm against driver and affiliate structure.

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 Auto Liability**	Covers crashes in company and scheduled driver-owned vehicles.	CORE
☐	**Hired & Non-Owned Auto**	Covers the company when trips are farmed out or drivers use unscheduled vehicles.	CORE
☐	**Umbrella / Excess Liability**	Adds limits for serious crashes with corporate clients.	PREVALENT
☐	**Abuse & Molestation / Sexual Misconduct**	Covers passenger assault allegations — often excluded.	PREVALENT
☐	**Workers' Compensation**	Required for employees; check state rules for independent drivers.	CORE
☐	**Cyber Liability**	Covers corporate client and payment data.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for trips the company didn't drive itself. When a trip is farmed out to an affiliate or driven by an owner-operator, the booking company's name and liability follow it — but its own auto policy may not cover vehicles it doesn't schedule. Hired and non-owned auto coverage, written affiliate agreements with indemnities, and verified affiliate insurance close most of the gap.

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.