CORY WASHINGTON & CO.

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CWCO-SUP-LOCKSMITH-CHK Rev. 09-2026

LOCKSMITH — 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 mobile and storefront locksmiths, including automotive, safe, and access control work. Priorities reflect typical exposure for this class; confirm against the services performed.

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 General Liability (incl. Completed Ops)**	Covers damage and injury from work, including locks or hardware that fail after the job.	CORE
☐	**Professional Liability / Errors & Omissions**	Covers claims that the locksmith let the wrong person in, or that advice or installation led to a loss.	PREVALENT
☐	**Commercial Auto**	Covers service vans, which carry key machines, codes, and tools.	CORE
☐	**Inland Marine / Tools & Equipment**	Covers key machines, code equipment, and inventory in vans and at job sites.	PREVALENT
☐	**Bailee's Customer Coverage**	Covers customers' safes, locks, and keys in your care.	SITUATIONAL
☐	**Crime / Employee Dishonesty Bond**	Covers theft by technicians at customers' homes or businesses; many customers ask for bonding.	PREVALENT
☐	**Cyber Liability**	Covers customer key codes and records stored electronically.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states with employees; safe moving and ladder work drive injuries.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for letting the wrong person in. Opening a home, car, or safe for someone who isn't entitled to it — a burglar, an estranged partner, a tenant in a dispute — can lead to theft or violence claims that some general liability policies don't clearly cover. A written identity-verification policy, records of every opening, and professional liability coverage close most of that gap. Commercial work adds life-safety exposure: exit-door hardware and access control must meet fire and building codes.

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.