CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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MASONRY CONTRACTOR — 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 masonry contractors. Priorities reflect typical exposure; confirm against wall heights and scaffolding.

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. Products-Completed Operations)**	Covers injuries and damage during work and after it's finished.	CORE
☐	**Workers' Compensation**	Required in most states.	CORE
☐	**Contractor's Equipment / Inland Marine**	Covers heavy equipment on job sites and in transit.	CORE
☐	**Commercial Auto**	Covers trucks, trailers, and hauling.	CORE
☐	**Umbrella / Excess Liability**	Adds limits many owners and GCs require.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is water intrusion through completed masonry. Missing flashing and weeps let water into walls, and the resulting damage and mold claims can arrive years later — while some policies limit water or mold. Contractors should confirm completed-operations coverage for water damage, install flashing to manufacturer specs, and brace tall walls against wind.

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.