

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 mechanics and on-site repair services. Priorities reflect typical exposure; confirm against roadside and fuel work.

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
☐ Garage Liability (incl. Completed Operations)	Covers crashes tied to repairs after the vehicle is driven.	CORE
☐ Commercial General Liability	Covers damage to customers' property and injuries at job sites.	CORE
☐ Commercial Auto	Covers service vans.	CORE
☐ Inland Marine / Tools & Equipment	Covers tools and parts carried in vans.	PREVALENT
☐ Workers' Compensation	Required in most states for employees.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage written for a fixed shop. Mobile mechanics work in customers' driveways and garages and beside roads, where fires from fuel work, vehicles falling from jacks, and property damage are the risks — and a garage policy may assume work happens on premises. Mobile mechanics should confirm their policy covers off-site work, always use jack stands, and keep fuel and hot work outdoors.

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.