CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

MOVING COMPANY — 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 household-goods and commercial movers. Priorities reflect typical exposure; confirm against interstate work and storage.

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 moving trucks.	CORE
☐	**Motor Truck Cargo / Transit Coverage**	Covers customers' goods in transit, matched to valuation offered.	CORE
☐	**Warehouse Legal Liability**	Covers goods in storage.	SITUATIONAL
☐	**Commercial General Liability**	Covers damage to customers' homes and injuries during moves.	CORE
☐	**Workers' Compensation**	Required in most states — lifting injuries make this a key coverage.	CORE
☐	**Crime / Employee Dishonesty**	Covers theft by crews from customers.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is cargo coverage that matches the valuation promised. Federal rules require interstate movers to offer full value protection or released value at 60 cents per pound, in writing — but a cargo policy limited to released value leaves the mover paying full value claims itself. Movers should align cargo limits with the protection customers choose, document inventories at pickup, and carry crime coverage for theft allegations inside homes.

IMPORTANT — PLEASE READ