

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

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.