MOVING COMPANY COVERAGE SELF-REVIEW CHECKLIST

How to use this: Pull out your current policy’s declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can’t confirm isn’t a problem — it’s simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A CARGO / HOUSEHOLD GOODS LEGAL LIABILITY

- [ ] **Cargo / motor truck cargo** coverage backing the liability I assume for customers' goods.
- [ ] I understand released value (60¢/lb default) vs. full value protection, and disclose it properly.

B COMMERCIAL AUTO

- [ ] Trucks covered (owned / hired / non-owned) at appropriate limits.

C GENERAL LIABILITY

- [ ] **General liability** for property damage at pickup/delivery (walls, floors, driveways).

D WAREHOUSE LEGAL LIABILITY

- [ ] If I store goods (storage-in-transit), **warehouse / bailee legal liability** is in place.

E PEOPLE & PROPERTY

- [ ] **Workers comp** (high-injury: lifting, stairs).
- [ ] Property / equipment coverage.

F LIMITS & REVIEW

- [ ] **Umbrella**; reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- “Do I have cargo coverage backing the liability I assume for customers' goods?”
- “Am I disclosing released value vs. full value protection correctly?”
- “Is premises damage at pickup/delivery covered by my GL?”
- “If I store goods, do I have warehouse legal liability?”
- “Are my crews covered by workers comp?”

H 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. 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.