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 COMMERCIAL AUTO (THE CORE)

- ☐ **Passenger-transport commercial auto** with adequate limits.
- ☐ Vetted drivers; wheelchair vans / specialized vehicles covered.

B PROFESSIONAL / ABUSE & MOLESTATION

- ☐ Coverage for passenger-handling injuries (transfers, securing wheelchairs).
- ☐ **Abuse & molestation** for vulnerable-passenger exposure.

C ADA & REGULATORY

- ☐ ADA / accessibility compliance exposure addressed.

D GENERAL LIABILITY & PROPERTY

- ☐ **General liability** and property / equipment.

E PEOPLE, CONTRACTS & REVIEW

- ☐ **Workers comp** (lifting injuries).
- ☐ Broker / Medicaid contract insurance requirements met; reviewed at least annually.

F QUESTIONS WORTH ASKING YOUR BROKER

- "Is my commercial auto built for passenger transport, with adequate limits?"
- "Are passenger-handling injuries and abuse & molestation covered?"
- "Is my ADA / accessibility exposure addressed?"
- "Are my wheelchair vans and specialized vehicles properly covered?"
- "Do I meet my broker / Medicaid insurance requirements?"

G 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.