CORY WASHINGTON & CO.

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OIL CHANGE & LUBE SHOP — 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 quick-lube and oil-change shops. Priorities reflect typical exposure; confirm against pit design and services.

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 injuries from the shop's work after the vehicle leaves — the core coverage for repair shops.	CORE
☐	**Garagekeepers**	Covers customers' vehicles in the shop's care — confirm the basis (legal liability vs. direct) and limit.	CORE
☐	**Pollution Liability**	Covers used oil and fluid spills.	PREVALENT
☐	**Commercial Property & Business Income**	Covers the building and equipment.	CORE
☐	**Workers' Compensation**	Required in most states; lifts, tools, and chemicals drive injuries.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for engine damage from service errors. A missed drain plug or wrong fluid can ruin an engine within miles, and some policies limit coverage for damage to the customer's vehicle from the shop's own work. Shops should confirm how garage liability and garagekeepers handle these claims, use a second-person drain-plug check, and keep customers out of pits and bays.

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.