

Pull out your current tow or on-hook policy and check the box next to each feature you can confirm it includes — anything unchecked is worth a quick conversation with your advisor.

STANDARD

OFTEN LIMITED

IF NEEDED

— Standard: should be included · Often limited: frequently sublimited or excluded · If needed: depends on your operations

| POLICY FEATURE                                             | WHAT TO CONFIRM                                                                                           | PRIORITY      |
|------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|---------------|
| <input type="checkbox"/> On-Hook / In-Tow Coverage         | Covers customers' vehicles damaged while hooked, loaded, or being towed — your auto policy excludes them. | STANDARD      |
| <input type="checkbox"/> Limit Fits Your Biggest Tow       | Confirm the limit covers the most valuable vehicle or equipment you haul, not an average car.             | STANDARD      |
| <input type="checkbox"/> Every Tow Unit Covered            | Most carriers require on-hook on every tow unit at the same limit.                                        | STANDARD      |
| <input type="checkbox"/> Basis: Direct vs. Legal Liability | Legal liability pays only if you are at fault — direct pays regardless.                                   | OFTEN LIMITED |
| <input type="checkbox"/> Multiple Vehicles per Occurrence  | A car carrier crash can damage several vehicles — confirm the per-occurrence limit.                       | OFTEN LIMITED |
| <input type="checkbox"/> Heavy-Duty & Specialty Recoveries | Trucks, buses, and equipment may need higher limits or are excluded.                                      | OFTEN LIMITED |
| <input type="checkbox"/> Upset, Overturn & Water Recovery  | Confirm winching, rollovers, and recoveries from water are not excluded.                                  | OFTEN LIMITED |
| <input type="checkbox"/> Storage Lot (Garagekeepers)       | Vehicles at your lot are not on-hook — they need garagekeepers or storage coverage.                       | IF NEEDED     |
| <input type="checkbox"/> Keys & Personal Property          | Items left in towed vehicles are usually excluded.                                                        | IF NEEDED     |
| <input type="checkbox"/> Interstate Transport              | Confirm vehicles hauled across state lines are covered.                                                   | IF NEEDED     |

COMMON GAP IN THIS COVERAGE

The gap most often missed with on-hook coverage is the limit. Many tow companies carry a limit sized for a passenger car, but a single heavy recovery can be worth far more — one disabled concrete pump truck that came loose on the interstate was valued at more than \$340,000. Coverage also stops when the vehicle reaches your lot, where garagekeepers takes over. Confirm a limit that fits your biggest tow, cover every unit, and photograph every vehicle before hooking.

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 Standard / Often Limited / If Needed labels describe general market patterns for this coverage — 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.