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OWNER-OPERATOR — POLICY FEATURE CHECKLIST

Pull out your current owner-operator (bobtail and non-trucking) 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, excluded, or optional · If needed: depends on your operations*

	POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐	**Non-Trucking Liability**	Covers the tractor when used off dispatch, such as personal errands.	STANDARD
☐	**Bobtail Liability**	Covers driving without a trailer — confirm whether it applies under dispatch on this form.	OFTEN LIMITED
☐	**Coverage Aligned with the Lease**	Confirm the lease's definition of 'under dispatch' matches the policy's.	STANDARD
☐	**Physical Damage with Lienholder Listed**	Covers damage to the tractor — lenders usually require it.	OFTEN LIMITED
☐	**Occupational Accident**	Covers the owner-operator's own injuries — owner-operators usually aren't under the carrier's workers' comp.	OFTEN LIMITED
☐	**Trailer Interchange**	Covers damage to a trailer owned by others while in the owner-operator's control.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The most commonly missed gap in this coverage is the handoff between policies. Non-trucking liability generally stops when the tractor is under dispatch, where the motor carrier's policy takes over — and the lease, the carrier's policy, and the owner-operator's policy may define those moments differently. Owner-operators should compare all three and carry occupational accident coverage for their own injuries.

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.