CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-PAINTER-CHK Rev. 09-2026

PAINTER — 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 painting contractors. Priorities reflect typical exposure; confirm against pre-1978 and industrial work.

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
☐	**Commercial General Liability (incl. Products-Completed Operations)**	Covers injuries and damage during work and after it's finished.	CORE
☐	**Contractors Pollution Liability (incl. Lead)**	Covers lead-paint claims — excluded from most GL policies.	CORE
☐	**Workers' Compensation**	Required in most states — falls drive the most serious claims.	CORE
☐	**Commercial Auto**	Covers work vans and trucks.	CORE
☐	**Tools & Equipment / Inland Marine**	Covers tools and equipment on job sites and in transit.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is lead coverage. Most general liability policies exclude lead, and since January 2026 EPA treats any detectable lead in dust as a hazard in pre-1978 homes — making a child's lead-poisoning claim after a paint job harder to defend. Painters should carry pollution coverage that includes lead, stay EPA lead-safe certified, and keep RRP records for every pre-1978 job.

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.