**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 POLLUTION / CHEMICAL APPLICATION

- [ ] **Pollution / applicator** coverage for misapplication, drift, overspray, and exposure claims (GL's pollution exclusion leaves this out).

## B PROFESSIONAL LIABILITY

- [ ] **Professional liability** for treatment failure, reinfestation, and missed termite inspection.

## C GENERAL LIABILITY & PROPERTY DAMAGE

- [ ] **General liability** for premises/operations and third-party property damage.

## D COMMERCIAL AUTO

- [ ] Fleet of trucks covered (owned / hired / non-owned).

## E PEOPLE, EQUIPMENT & REVIEW

- [ ] **Workers comp**; equipment / property; reviewed at least annually.

## F QUESTIONS WORTH ASKING YOUR BROKER

- “Do I have pollution/applicator coverage — since GL excludes chemical claims?”
- “Do I have professional liability for treatment failure or a missed inspection?”
- “Is third-party property damage from overspray/drift covered?”
- “Is my fleet covered (owned/hired/non-owned)?”
- “Are my applicators covered by workers comp?”

## 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.