CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

PILOT CAR BUSINESS — 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 pilot car and escort vehicle businesses. Priorities reflect typical exposure; confirm against height-pole work and states.

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 Auto Liability**	Covers crashes involving escort vehicles.	CORE
☐	**Commercial General Liability (incl. Professional)**	Covers claims that the escort's route or height-pole work caused a strike.	CORE
☐	**Umbrella / Excess Liability**	Adds limits for bridge or utility strikes and multi-vehicle crashes.	PREVALENT
☐	**Occupational Accident / Workers' Compensation**	Covers operator injuries.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for the escort's professional judgment. When an oversize load strikes a bridge or utility line, the escort is often named for missing the clearance — a claim auto policies may not cover and some GL forms exclude as professional services. Escorts should confirm GL covers height-pole and route work, keep certifications current in every state, and document pole heights and route surveys.

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.