

Pull out your current pollution 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
☐ PFAS Coverage (No PFAS Exclusion)	PFAS is now a federal Superfund hazardous substance — many pollution policies exclude it.	OFTEN LIMITED
☐ Contractors Pollution Liability	Covers pollution caused by work performed for others, including completed operations.	STANDARD
☐ Site / Premises Pollution	Covers contamination at owned or operated locations, including cleanup costs.	IF NEEDED
☐ Mold	Often excluded or sublimited — confirm if the business disturbs building materials or remediates water damage.	OFTEN LIMITED
☐ Transportation & Non-Owned Disposal Sites	Covers releases in transit and at disposal facilities the business sends waste to.	IF NEEDED
☐ Known Conditions	Confirm what pre-existing contamination is excluded — disclosed conditions usually are.	STANDARD
☐ Defense Costs Outside the Limit	Confirm whether defense and investigation costs reduce the limit.	OFTEN LIMITED

COMMON GAP IN THIS COVERAGE

The most commonly missed gap in this coverage is a PFAS exclusion. Two PFAS chemicals became federal Superfund hazardous substances — a rule the D.C. Circuit upheld in August 2026 — creating strict cleanup liability for owners, operators, and those who arranged disposal, while many pollution forms now exclude PFAS. Businesses should confirm PFAS and mold coverage and include PFAS in site assessments.

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.