

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 portable sanitation companies. Priorities reflect typical exposure; confirm against customers and trucks.

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  |
|------------------------------------------------------|----------------------------------------------------------|-----------|
| <input type="checkbox"/> General Liability           | Covers users hurt in tipped or damaged units.            | CORE      |
| <input type="checkbox"/> Commercial Auto             | Covers pump trucks and delivery trucks on daily routes.  | CORE      |
| <input type="checkbox"/> Pollution Liability         | Covers waste spills at sites, on roads, and at disposal. | CORE      |
| <input type="checkbox"/> Inland Marine / Equipment   | Covers units and restroom trailers on customer sites.    | PREVALENT |
| <input type="checkbox"/> Umbrella / Excess Liability | Adds limits for a serious injury or truck crash.         | PREVALENT |
| <input type="checkbox"/> Workers' Compensation       | Covers route drivers and yard workers.                   | CORE      |

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is pollution from pump trucks. Standard auto policies exclude spills of cargo like septage, and general liability excludes pollution. A spill on a highway or at a customer site can lead to cleanup and claims. Companies should add auto pollution coverage or carry a pollution policy that covers waste in transit.

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.