

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 line, substation, and utility vegetation contractors. Priorities reflect typical exposure; confirm fire-area work.

COREPREVALENTSITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ General Liability (No Wildfire Exclusion)	Covers fires started by line work — some policies exclude or sublimit wildfire.	CORE
☐ Umbrella / Excess Liability	Adds limits for wildfire and catastrophic injury claims.	CORE
☐ Workers' Compensation	Covers lineworkers facing electrocution, arc flash, and falls.	CORE
☐ Commercial Auto	Covers bucket trucks, diggers, and crew vehicles.	CORE
☐ Inland Marine (Equipment)	Covers specialized line equipment and tools.	PREVALENT
☐ Aircraft Liability	Needed if helicopters or drones are used.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is wildfire. Utility wildfires like the 2025 Eaton Fire produce lawsuits that can reach the contractors who build and maintain the lines, while some policies exclude or sublimit wildfire and utility contracts may require broad indemnity. Contractors should confirm wildfire coverage and limits, and review indemnity terms before signing.

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.