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PRE-PURCHASE VEHICLE INSPECTOR — 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 independent and mobile pre-purchase vehicle inspectors. Priorities reflect typical exposure for this class; confirm against your actual operations.

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
☐	**Professional Liability (E&O)**	Covers buyer claims that your report missed a defect or misstated condition.	CORE
☐	**General Liability**	Covers injury and property damage at sellers' homes, lots, and shops.	CORE
☐	**Hired & Non-Owned Auto**	Covers liability while driving your own car between jobs or road-testing a seller's car.	CORE
☐	**Workers' Compensation**	Covers employee inspectors working under raised vehicles.	CORE
☐	**Customer Vehicle (Care, Custody & Control)**	Covers damage to the seller's car while you drive or lift it — usually excluded from GL.	PREVALENT
☐	**Tools & Equipment / Inland Marine**	Covers scan tools, jacks, borescopes, and paint meters carried to each job.	PREVALENT
☐	**Commercial Auto**	Needed if the business owns inspection vans or trucks.	SITUATIONAL
☐	**Cyber Liability**	Covers buyer and seller data, VINs, and online payments.	SITUATIONAL
☐	**Umbrella / Excess Liability**	Adds limits over auto and general liability.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by pre-purchase inspectors is the seller's car on the road test. You are driving a vehicle that belongs to neither you nor your customer: general liability excludes autos and property in your care, and a personal auto policy may exclude business use, so the seller's insurer may come after you. Get the seller's written permission before every road test, and ask about coverage for non-owned vehicles in your care.

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.

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.