

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 pressure and soft washing businesses. Priorities reflect typical exposure; confirm against roof and commercial work.

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 General Liability (incl. Products-Completed Operations)	Covers injuries and damage during work and after it's finished.	CORE
☐ Pollution Liability	Covers chemical runoff and wash-water discharge — excluded from GL.	PREVALENT
☐ Workers' Compensation	Required in most states.	CORE
☐ Commercial Auto	Covers trucks and trailers — confirm trailers and attached equipment are included.	CORE
☐ Contractor's Equipment / Inland Marine	Covers mowers, trailers, and tools.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is pollution coverage for runoff. Wash water with detergents, bleach, or grease that reaches storm drains can bring clean-water enforcement and cleanup costs, and general liability excludes pollution. Washers should contain or reclaim wash water, protect plants during soft washing, and photograph existing damage before starting.

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.