CORY WASHINGTON & CO.

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PRIVATE INVESTIGATOR — 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 private investigators and investigative agencies. Priorities reflect typical exposure; confirm against case types and surveillance methods.

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 invasion of privacy, defamation, and errors in investigations.	CORE
☐	**Commercial General Liability**	Covers bodily injury and property damage during field work.	CORE
☐	**Cyber Liability**	Covers case files and subject data.	PREVALENT
☐	**Hired & Non-Owned Auto**	Covers investigators driving their own cars for surveillance.	CORE
☐	**Firearms / Armed Coverage**	Needed if investigators carry — often excluded.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is professional liability that covers privacy claims. Surveillance methods that are legal in one state can be crimes in another — Oklahoma made covert GPS tracking a stalking offense after a legislator found an investigator's tracker on his truck, and he sued. Many policies exclude intentional acts or illegal surveillance. A written state-by-state compliance manual and screening of domestic cases are the core defenses.

IMPORTANT — PLEASE READ