

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

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.