

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 process servers and process serving agencies, including skip tracing and court filing. Priorities reflect typical exposure for this class; confirm against your actual services, clients, and servers.

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
☐ Process Server Errors & Omissions	Covers claims over improper or missed service, wrong-address service, and late filing — the core exposure.	CORE
☐ Commercial General Liability	Covers bodily injury and property damage claims from servers in the field, including trespass and assault allegations.	CORE
☐ License / Surety Bond	Required in many states and cities to hold a process server license.	CORE
☐ Hired & Non-Owned Auto	Covers servers driving their own cars to serve papers — personal auto may deny business use.	CORE
☐ Workers' Compensation	Required for employee servers; assaults, dog bites, and car accidents are common.	PREVALENT
☐ Contractor Server Insurance Requirements	Not a policy you buy — require contract and out-of-state servers to carry their own E&O and GL.	PREVALENT
☐ Cyber / Privacy Liability	Covers skip-tracing data, defendant personal information, and case files.	PREVALENT
☐ Regulatory / Consumer Protection Defense	Covers defense of licensing actions and consumer suits tied to debt collection service.	PREVALENT
☐ Employment Practices Liability	Covers claims by staff, including misclassification of 1099 servers.	SITUATIONAL
☐ Occupational Accident	Pays benefits to injured independent contractor servers.	SITUATIONAL
☐ Crime / Fidelity	Covers theft of client funds or filing fees.	SITUATIONAL
☐ Umbrella / Excess Liability	Adds limits above GL and auto.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by process servers is that E&O and GL each cover only half the job. A false or careless affidavit is a professional error that GL won't cover — and sewer service has led to criminal charges and suits against the servers and the law firms that hired them. Field incidents like trespass, assault accusations, and dog bites fall under GL, which E&O excludes, and a server driving their own car may have no business-use coverage. Confirm you carry both E&O and GL, add hired and non-owned auto, and require every contract server to carry their own.

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.