

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 restoration and remediation contractors. Priorities reflect typical exposure; confirm against mold work and contents handling.

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
☐ Contractors Pollution Liability (incl. Mold)	Covers mold and hazardous-material claims — excluded from GL.	CORE
☐ Professional / Errors & Omissions	Covers remediation-protocol and assessment errors.	PREVALENT
☐ Bailee / Customer Contents	Covers customers' belongings packed out and stored.	SITUATIONAL
☐ Workers' Compensation	Required in most states.	CORE
☐ Commercial Auto	Covers trucks and service vehicles.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is mold coverage. General liability excludes mold and pollution, yet the defining restoration claim is moisture or mold left behind. Since Florida banned assignments of benefits on policies issued from 2023, billing disputes with owners are rising too. Contractors should carry pollution coverage that includes mold, document drying to IICRC standards, and put owner-balance terms in writing.

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.