CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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RESTORATION & REMEDIATION CONTRACTOR — 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 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.