

Pull out your current riggers liability or inland marine policy and check the box next to each feature you can confirm it includes — anything unchecked is worth a quick conversation with your advisor.

STANDARD

OFTEN LIMITED

IF NEEDED

— Standard: should be included · Often limited: frequently sublimited or excluded · If needed: depends on your operations

POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐ Riggers Liability (On-Hook)	Covers customers' property damaged while being lifted, rigged, or moved — general liability excludes it.	STANDARD
☐ Limit Fits Your Biggest Lift	Confirm the limit covers the most valuable item you handle, not an average job.	STANDARD
☐ All Operations Covered	Confirm lifting, moving, setting, and installation are all covered operations.	STANDARD
☐ Basis: Direct vs. Legal Liability	Legal liability pays only if you are at fault — many contracts require direct coverage.	OFTEN LIMITED
☐ Disassembly & Reassembly	Damage while disconnecting or reconnecting equipment may be excluded.	OFTEN LIMITED
☐ Property in Transit & Storage	Over-the-road moves and yard storage may need to be added.	OFTEN LIMITED
☐ Mechanical Breakdown Caused by the Move	Covered only when the rigging operation causes it — confirm the wording.	OFTEN LIMITED
☐ Debris Removal & Cleanup	Dropped loads can spill oil or chemicals — confirm cleanup limits.	IF NEEDED
☐ Crane Rented With or Without Operator	Confirm coverage when you rent cranes in or out.	IF NEEDED
☐ Contractual Liability	Confirm liability you accept in customer contracts is covered.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The gap most often missed by crane and rigging contractors is relying on general liability for the load. General liability excludes property in your care and the part you are working on — one contractor's missed bolt damaged a 403,000-pound transformer, and a court held the general liability policy did not pay. Riggers liability fills that gap, but only up to its limit and basis. Confirm a limit for your largest lift, direct coverage where contracts require it, and coverage for disassembly, transit, and storage.

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 Standard / Often Limited / If Needed labels describe general market patterns for this coverage — 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.