CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-ROOF-CHK Rev. 09-2026

ROOFER — 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 roofing contractors. Priorities reflect typical exposure for this class; confirm against the applicant's actual work mix.

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
☐	**Workers' Compensation**	NCCI class code 5551 is one of the three highest-rated WC classifications in all of construction. Fall protection compliance is the single largest driver of both claim frequency and severity — an experience modifier above 1.00 here is described industry-wide as premium-crushing.	CORE
☐	**Commercial General Liability**	Covers third-party bodily injury and property damage — the baseline for any roofing operation.	CORE
☐	**Hot Work Endorsement**	A standard GL policy without this endorsement excludes fire damage from torch-down or hot-mopped roofing methods outright — this is not automatically included, and it's the single most common coverage gap for roofers who do any hot-work application.	CORE
☐	**Products & Completed Operations**	Covers claims discovered after the job — a wind-uplift or leak failure traced back to installation defect, often the only coverage that responds when a manufacturer denies the system warranty.	CORE
☐	**Commercial Auto Liability**	Covers trucks and equipment trailers transporting crews and materials.	CORE
☐	**Umbrella / Excess Liability**	Extends limits above GL/auto/employers liability — fall-claim severity and nuclear-verdict exposure make higher limits increasingly necessary for this trade.	PREVALENT
☐	**Inland Marine / Equipment Floater**	Covers ladders, lifts, and roofing equipment against theft or damage away from a fixed location.	PREVALENT
☐	**Pollution Liability**	Roofing sealants, adhesives, and coatings can be toxic if inhaled or spilled — a real, often-overlooked exposure for a trade not typically thought of as an environmental risk.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap that catches the most roofers off guard is assuming hot-work methods are automatically covered under a standard general liability policy. They are not — a policy without a specific hot-work endorsement excludes the resulting fire outright, and a single unattended torch or kettle igniting insulation overnight is one of the most severe, well-documented loss patterns in this trade. Separately, 1099 piece-rate crews without current certificates of insurance are routinely swept into the roofer's own workers' compensation audit at the roofing class code — an expensive surprise that a documented certificate-tracking process prevents.

IMPORTANT — PLEASE READ