

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

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.