

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 scaffold erection and rental contractors. Priorities reflect typical exposure; confirm against jobs and heights.

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
☐ General Liability (incl. Completed Operations)	Covers injuries to other trades using the scaffold after it's erected.	CORE
☐ Workers' Compensation	Covers erectors working at height.	CORE
☐ Inland Marine (Scaffold Inventory)	Covers scaffold components in the yard, in transit, and on jobs.	PREVALENT
☐ Commercial Auto	Covers trucks hauling scaffold.	CORE
☐ Umbrella / Excess Liability	Adds limits for a collapse injuring several workers.	PREVALENT
☐ Contractual Liability	Covers indemnity promised in erection and rental contracts.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is injuries to other trades. Once a scaffold is up, masons, roofers, and painters work on it for weeks, and a fall can be blamed on the scaffold builder. Contractors should confirm completed-operations coverage, carry high umbrella limits, and define in writing who inspects the scaffold once others are using it.

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.