SECURITY ADVISORY CONSULTANT — 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 physical security advisory consultants. Priorities reflect typical exposure for this class; confirm against your actual services, contracts, and clients.

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
☐	**Professional Liability / E&O**	Covers failure-to-recommend claims after incidents.	CORE
☐	**General Liability**	Covers site walks and training injuries.	CORE
☐	**Cyber Liability**	Covers leaked vulnerability reports.	CORE
☐	**Workers' Compensation**	Required for employees.	CORE
☐	**Umbrella / Excess**	Adds limits for nuclear-verdict severity.	PREVALENT
☐	**Assault & Battery (No Exclusion)**	Keeps coverage when the incident is a violent act.	PREVALENT
☐	**Hired & Non-Owned Auto**	Covers site travel.	PREVALENT
☐	**Employment Practices Liability**	Covers staff claims.	PREVALENT
☐	**Products / Completed Operations**	Covers hardware you specify or integrate.	SITUATIONAL
☐	**Active Assailant Coverage**	Covers incidents at your own premises.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by security consultants is the assault and battery exclusion. Many security-class E&O and GL forms exclude assault, battery, or firearms, which can erase coverage for a consultant sued after a shooting at an assessed site — and in a negligent-security case the underlying event is always a criminal attack. Confirm no such exclusion on both policies, and that E&O doesn't exclude bodily injury arising from your services.

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.