

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 septic, drain, and sewer contractors. Priorities reflect typical exposure; confirm against services and trucks.

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	Covers customer injuries and property damage from service work.	CORE
☐ Contractors Pollution Liability	Covers sewage spills and backups — excluded from general liability.	CORE
☐ Commercial Auto (incl. Pump Trucks)	Covers vacuum and pump trucks, including spills in transit — confirm.	CORE
☐ Workers' Compensation	Covers crews in tanks, manholes, and trenches.	CORE
☐ Inland Marine (Equipment)	Covers jetters, cameras, and excavators.	PREVALENT
☐ Umbrella / Excess Liability	Adds limits above general liability and auto.	PREVALENT
☐ Professional / E&O (Inspections)	Needed for septic inspections in real estate sales.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is pollution. Sewage spills and backups into customers' homes are pollution events, and general liability excludes them — so the most frequent claim may go uncovered. Contractors should carry contractors pollution liability, confirm trucks are covered for spills, and enforce confined-space and trench controls.

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.