CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

SIDING CONTRACTOR — 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 siding contractors. Priorities reflect typical exposure; confirm against stucco, EIFS, and multifamily work.

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
☐	**Commercial General Liability (incl. Products-Completed Operations)**	Covers injuries and damage during work and after it's finished.	CORE
☐	**Contractors Pollution Liability**	Covers lead, asbestos, and mold claims the GL pollution exclusion leaves out.	PREVALENT
☐	**Workers' Compensation**	Required in most states — falls drive the most serious claims.	CORE
☐	**Commercial Auto**	Covers work vans and trucks.	CORE
☐	**Tools & Equipment / Inland Marine**	Covers tools and equipment on job sites and in transit.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is water-intrusion and mold coverage. Siding claims often surface years later when water behind the cladding rots walls, and many policies exclude or limit mold — while stucco and EIFS carry some of the highest claim rates. Contractors should confirm completed-operations and mold coverage, install barriers and flashing to spec, and photograph walls before they're covered.