

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 sign companies. Priorities reflect typical exposure; confirm against crane work and structural signs.

COREPREVALENTSITUATIONAL

— 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
☐ Contractor's Equipment / Inland Marine	Covers cranes, boom trucks, and signs in transit.	CORE
☐ Workers' Compensation	Required in most states.	CORE
☐ Commercial Auto	Covers trucks and service vehicles.	CORE
☐ Riggers Liability	Covers signs and customer property while being lifted.	SITUATIONAL
☐ Umbrella / Excess Liability	Adds limits for a death or catastrophic injury.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is riggers liability. General liability often excludes damage to property in the insured's care, so a sign dropped during a lift may not be covered. Crane work near power lines and signs that fall in wind are the severe exposures. Sign companies should add riggers coverage, plan clearance for every lift near lines, and engineer footings for local wind loads.

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.