CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-SIGN-CHK Rev. 09-2026

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

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
☐	**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