

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 snow plowing and ice management contractors. Priorities reflect typical exposure; confirm against sites and contracts.

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 (incl. Contractual Liability)	Covers slip-and-fall claims and the indemnity promised in snow contracts — confirm contractual coverage isn't limited.	CORE
☐ Commercial Auto (incl. Plow Equipment)	Covers plow trucks and damage they cause while plowing.	CORE
☐ Workers' Compensation	Covers crews shoveling, salting, and clearing roofs.	CORE
☐ Umbrella / Excess Liability	Adds limits for serious slip-and-fall injuries.	PREVALENT
☐ Inland Marine (Equipment)	Covers loaders, blades, spreaders, and snow blowers.	PREVALENT
☐ Hired & Non-Owned Auto	Covers employees' own vehicles used between sites.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is contract indemnity beyond what the policy covers. Snow contracts often make the contractor defend and pay for the property owner's slip-and-fall claims — even the owner's own negligence. Contractors should confirm contractual liability coverage, push back on broad indemnity, and keep time-stamped logs, photos, and weather records for every visit.

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.