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STEEL ERECTION / IRONWORKER — 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 structural steel erectors and ironworker contractors. Priorities reflect typical exposure for this class; confirm against your actual operations.

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
☐	**Workers' Compensation**	Ironworkers had a 2024 fatality rate of 37.8 per 100,000 workers.	CORE
☐	**General Liability with Completed Operations**	Covers connection and structural failures that surface after turnover.	CORE
☐	**Umbrella / Excess Liability**	A collapse can injure several people at once.	CORE
☐	**Contractor's Equipment / Inland Marine**	Covers cranes, welders, lifts, and rigging gear.	CORE
☐	**Commercial Auto**	Covers crew trucks and steel delivery vehicles.	CORE
☐	**Contractor's Professional / E&O**	Covers delegated connection design that GL excludes.	PREVALENT
☐	**Riggers Liability**	Covers customers' property while it hangs from the hook.	PREVALENT
☐	**Installation / Builder's Risk**	Covers steel in place before the owner accepts it.	SITUATIONAL
☐	**Rented Crane / Non-Owned Equipment**	Covers damage to cranes and lifts you rent.	SITUATIONAL
☐	**Wrap-Up Gap Coverage**	Covers off-site, auto, and warranty work wrap-ups exclude.	SITUATIONAL
☐	**Contractor's Pollution Liability**	Covers coatings, fuel, and fire-related releases.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by steel erectors is professional liability for delegated connection design. Under AISC 303-22, connection design can be delegated to an engineer working for the fabricator or erector, who then answers to the owner for that design — and general liability policies generally exclude design errors. If you design connections, bracing, or erection procedures, ask about contractor's professional coverage.

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.

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.