

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 pool and spa contractors. Priorities reflect typical exposure; confirm against commercial pools and electrical 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
☐ Umbrella / Excess Liability	Adds limits for a drowning, entrapment, or electrocution years after completion.	CORE
☐ Workers' Compensation	Required in most states.	CORE
☐ Commercial Auto	Covers trucks and service vehicles.	CORE
☐ Contractor's Equipment / Inland Marine	Covers excavation and service equipment.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is long-tail completed operations. Drain entrapment, electrical bonding faults, and missing barriers can cause deaths years after a pool is built, and primary limits may not cover a single severe claim. Contractors should carry umbrella limits, install VGB-compliant drains and NEC 680 bonding on every pool, and pass final inspection before filling.

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.