

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 fiber, cable, and telecom contractors. Priorities reflect typical exposure; confirm against underground and aerial 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
☐ General Liability (No Underground Exclusion)	Covers damage to buried utilities — confirm no explosion, collapse, or underground (XCU) exclusion.	CORE
☐ Commercial Auto	Covers bucket trucks, boring rigs on the road, and service vans.	CORE
☐ Workers' Compensation	Covers crews on poles, towers, and in trenches.	CORE
☐ Umbrella / Excess Liability	Adds limits for a gas-line strike or serious injury.	PREVALENT
☐ Inland Marine (Boring & Equipment)	Covers directional drills, trenchers, and splicing equipment.	PREVALENT
☐ Contractors Pollution	Covers drilling-fluid releases and spills.	SITUATIONAL
☐ Professional Liability	Needed if the company designs or engineers networks.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is an underground exclusion. Some general liability policies exclude or limit damage to buried property — the exact loss when a bore hits a gas, water, or fiber line, and buried-utility damage hit a record high in 2025. Contractors should confirm no XCU exclusion applies and document every 811 ticket and pothole.

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.