

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 towing and recovery operators. Priorities reflect typical exposure; confirm against impound and EV work.

COREPREVALENTSITUATIONAL

— 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 Auto Liability	Covers tow units on the road — often required by police rotation and motor-club contracts.	CORE
☐ On-Hook / Cargo	Covers customers' vehicles while being towed.	CORE
☐ Garagekeepers Legal Liability	Covers customers' vehicles in storage on the lot.	CORE
☐ Workers' Compensation	Required in most states.	CORE
☐ Commercial General Liability	Covers premises and roadside operations.	CORE
☐ Umbrella / Excess Liability	Adds limits for a serious roadside crash.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is the difference between on-hook and garagekeepers coverage. Vehicles are covered differently while being towed versus sitting on the lot, and a stored EV battery fire can damage many vehicles at once. Operators should carry both, space damaged EVs away from other vehicles, and protect roadside crews — who are struck by passing traffic while loading.

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.