TRUCK BODY & UPFITTING — 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 truck body builders and upfitters. 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
☐	**Products Liability / Completed Operations**	Covers crashes, fires, and injuries traced to your bodies and installs.	CORE
☐	**Garagekeepers / Bailee Coverage**	Covers customer and OEM chassis in your yard and shop.	CORE
☐	**General Liability**	Covers premises and customer visits.	CORE
☐	**Commercial Property & Business Income**	Covers the shop, tooling, and body inventory.	CORE
☐	**Workers' Compensation**	Covers welders, fabricators, and installers.	CORE
☐	**Commercial Auto / Dealer Plates**	Covers delivering finished trucks to customers.	CORE
☐	**Product Recall Expense**	NHTSA recalls require notice and repair; products policies exclude the cost.	PREVALENT
☐	**Umbrella / Excess Liability**	Work-truck crashes injure third parties on public roads.	PREVALENT
☐	**Installation Floater**	Covers equipment while installed at customer sites.	SITUATIONAL
☐	**Professional Liability (Engineering)**	Covers custom designs and weight calculations.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by upfitters is customer chassis. Under chassis pool and bailment agreements you may hold millions of dollars of vehicles you don't own, and a general liability policy excludes property in your care. One hailstorm or shop fire can damage dozens. Carry garagekeepers or bailee coverage sized to your peak count, and read who the pool agreement says must insure the chassis.

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.