

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 heavy truck and fleet repair shops. Priorities reflect typical exposure; confirm against inspections, road service, and rim 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
☐ Garage Liability (incl. Completed Operations)	Covers injuries from the shop's work after the vehicle leaves — the core coverage for repair shops.	CORE
☐ Garagekeepers	Covers customers' vehicles in the shop's care — confirm the basis (legal liability vs. direct) and limit.	CORE
☐ Umbrella / Excess Liability	Adds limits for a crash involving an 80,000-lb truck the shop repaired or inspected.	CORE
☐ Commercial Auto	Covers road-service trucks and employees driving customer trucks.	PREVALENT
☐ Commercial Property & Business Income	Covers the shop and heavy equipment.	CORE
☐ Workers' Compensation	Required in most states; lifts, tools, and chemicals drive injuries.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is completed operations on brake work and DOT inspections. When a truck the shop repaired or inspected crashes, the shop's work is scrutinized — brake failure killed 20 in the Schoharie limousine crash. Shops should confirm completed-operations limits sized to heavy-vehicle verdicts, use qualified brake inspectors, and keep records; multi-piece rim servicing also demands cages and OSHA training.

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.