

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 motor carriers. Priorities reflect typical exposure; confirm against commodities, radius, and fleet.

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 Auto Liability	Covers crashes — federal minimums are often far below verdict values.	CORE
☐ Umbrella / Excess Liability	Adds limits for catastrophic crashes and nuclear verdicts.	CORE
☐ Motor Truck Cargo	Covers loads in the carrier's care — check max-value-per-unit and exclusions.	CORE
☐ Physical Damage	Covers tractors and trailers.	PREVALENT
☐ Non-Trucking Liability / Trailer Interchange	Covers owner-operators off-dispatch and interchanged trailers.	SITUATIONAL
☐ Occupational Accident / Workers' Compensation	Covers driver injuries.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is driver qualification under new federal enforcement. Since June 2025, more than 20,000 drivers have been put out of service for English-proficiency failures, and over 28,000 improperly issued non-domiciled CDLs have been revoked. A crash involving a driver who shouldn't have been dispatched invites negligent-entrustment claims and nuclear verdicts. Verify every CDL, document ELP checks, query the Clearinghouse, and carry umbrella limits sized to real verdicts, not federal minimums.

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.