

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 water, sewer, gas-distribution, and underground utility contractors. Priorities reflect typical exposure.

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  |
|-----------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|-----------|
| <input type="checkbox"/> General Liability (No Underground Exclusion) | Covers damage to buried lines — confirm no explosion, collapse, or underground (XCU) exclusion. | CORE      |
| <input type="checkbox"/> Workers' Compensation                        | Covers crews in trenches — collapse deaths rose again in 2025.                                  | CORE      |
| <input type="checkbox"/> Commercial Auto                              | Covers trucks and equipment on the road.                                                        | CORE      |
| <input type="checkbox"/> Contractors Pollution                        | Covers sewage spills during bypass pumping and releases from damaged lines.                     | PREVALENT |
| <input type="checkbox"/> Inland Marine (Equipment)                    | Covers excavators, drills, and trench boxes.                                                    | PREVALENT |
| <input type="checkbox"/> Umbrella / Excess Liability                  | Adds limits for a gas-line explosion or fatal collapse.                                         | PREVALENT |

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is the underground exclusion. Some general liability policies exclude or limit damage to buried property — the exact loss when a crew hits a water, gas, or power line — while buried-utility damage hit a record high in 2025. Contractors should confirm no XCU exclusion applies and add pollution coverage for sewer and bypass work.

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.