

Pull out your current vacant land or liability policy and check the box next to each feature you can confirm it includes — anything unchecked is worth a quick conversation with your advisor.

STANDARD

OFTEN LIMITED

IF NEEDED

— Standard: should be included · Often limited: frequently sublimited or excluded · If needed: depends on your operations

POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐ Premises Liability for the Land	Covers injuries to people on your land — including trespassers in some states.	STANDARD
☐ Every Parcel Listed	Confirm each parcel number or address is on the policy — unlisted land may not be covered.	STANDARD
☐ Limit Fits the Exposure	Water, roads, and nearby homes raise the stakes — confirm the limit.	STANDARD
☐ Ponds & Water Hazards	Some policies exclude or limit claims from ponds and lakes.	OFTEN LIMITED
☐ Recreational Use (ATVs, Hunting, Fishing)	Often excluded — even when you didn't give permission.	OFTEN LIMITED
☐ Leases & Permitted Uses	Hunting, farming, or parking leases may need to be added.	OFTEN LIMITED
☐ Pollution & Dumping	Standard liability excludes pollution — dumped waste or old tanks need separate coverage.	OFTEN LIMITED
☐ Fences, Signs & Structures	Physical damage to items on the land isn't covered by a liability-only policy.	IF NEEDED
☐ Umbrella Over the Land	Confirm your umbrella lists this land.	IF NEEDED
☐ Grading or Construction	Development work usually needs contractor or builders risk coverage.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The gap most often missed with vacant land is what happens on it without your permission. Ponds draw children, dirt roads draw ATVs and hunters, and dumped waste becomes the owner's bill — cities now charge thousands to clean up. Many land policies exclude recreational use, water hazards, or pollution. Fence and post the land, list every parcel, and confirm coverage for water hazards and any leases or permitted uses.

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 Standard / Often Limited / If Needed labels describe general market patterns for this coverage — 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.