

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 web and app developers and agencies. Priorities reflect typical exposure; confirm against hosting and e-commerce work.

COREPREVALENTSITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Technology E&O	Covers client claims over late, defective, or failed projects.	CORE
☐ Media / IP Liability	Covers claims over images, fonts, code, and content used in client work.	PREVALENT
☐ Cyber Liability	Covers breaches of client credentials and hosted sites.	CORE
☐ Commercial General Liability	Covers bodily injury and property damage; often required by clients.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for accessibility and content claims. Thousands of website accessibility suits are filed each year, and businesses often seek indemnity from the developer who built the site; many E&O policies are unclear on ADA-related claims. Developers should confirm coverage, state accessibility responsibility in every contract, test against WCAG before launch, and keep license records for images and fonts.

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.