CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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WEB & APP DEVELOPMENT — COVERAGE CHECKLIST

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.

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
☐	**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