CORY WASHINGTON & CO.

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WINDOW CLEANING — 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 residential and commercial window cleaners. Priorities reflect typical exposure; confirm against heights and access methods.

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
☐	**Workers' Compensation**	Required in most states — falls from height make this the key coverage.	CORE
☐	**Commercial General Liability**	Covers dropped objects, glass damage, and property damage — confirm height limits aren't restrictive.	CORE
☐	**Umbrella / Excess Liability**	Adds limits for dropped objects injuring the public at high-rise sites.	PREVALENT
☐	**Commercial Auto**	Covers crew vehicles carrying ladders and equipment.	CORE
☐	**Inland Marine / Equipment**	Covers ladders, poles, and descent gear.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is height restrictions in the policy. Some GL and workers' comp programs cap covered work at a certain number of stories, and falls are the leading cause of window-cleaning deaths. OSHA also bars rope-descent work until the building owner certifies each anchor in writing — so collecting that certification before every job is both a legal requirement and a claim defense. Confirm the policy covers the highest buildings the company actually works on.

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.