

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 woodworking, cabinet, and millwork shops. Priorities reflect typical exposure; confirm against installation 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
☐ Workers' Compensation	Required in most states; saws and machinery drive the largest injuries.	CORE
☐ Commercial General Liability (incl. Completed Operations)	Covers installed cabinets and millwork that fall or fail.	CORE
☐ Commercial Property & Business Income	Covers the shop, machinery, and lost income after a dust fire.	CORE
☐ Inland Marine / Tools & Equipment	Covers tools taken to installation sites.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is the table saw. CPSC estimates about 54,800 blade-contact injuries a year, many of them finger amputations, and has proposed requiring saws that stop on contact. Amputations drive the largest workers' comp claims in small shops. Shops should consider contact-detection saws, keep guards and riving knives in place, and collect wood dust at every machine to limit fire risk.

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.