

Pull out your current workers' compensation 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, excluded, or optional · If needed: depends on your operations

POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐ Part One — Every State with Employees Listed	Confirm every state where employees live or work is listed in Item 3.A.	STANDARD
☐ Other States Coverage (Item 3.C)	Covers employees who travel or are temporarily assigned to other states.	OFTEN LIMITED
☐ Employer's Liability Limits	Default limits are often low (\$100K / \$500K / \$100K) — raise them if an umbrella requires more.	OFTEN LIMITED
☐ Waiver of Subrogation	Often required by contracts — confirm it's endorsed (blanket or scheduled).	IF NEEDED
☐ Federal Coverages (USL&H, Jones Act)	Needed for work on or near navigable water or federal projects — excluded unless endorsed.	IF NEEDED
☐ Owners & Officers Included or Excluded	Confirm owners are covered or excluded as intended.	OFTEN LIMITED
☐ Correct Class Codes	Wrong class codes lead to large audit bills or disputed claims — review at each renewal.	STANDARD

COMMON GAP IN THIS COVERAGE

The most commonly missed gap in this coverage is out-of-state employees. A policy that lists only the home state may not cover workers hired or injured elsewhere — and with medical and wage costs each rising 4% per claim in 2025, one uncovered injury can be costly. Employers should list every state with employees, add Other States coverage, and raise employer's liability limits to match their umbrella.

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.