

Handyman Business Insurance Buying Checklist

Use this checklist while comparing handyman business insurance quotes so you can give each provider the right details, spot missing coverage and review policy terms before buying.

Assess Your Handyman Business's Current Risks

- ☐ Separate your main services from occasional jobs so providers understand what your business does most often.
- ☐ Flag higher-risk work, such as ladder work, fixture swaps, minor plumbing, drywall repair, wall openings or installation jobs.
- ☐ Estimate the replacement cost of the tools and equipment you regularly bring to job sites.
- ☐ Note every vehicle used for client visits, supply runs or job-site travel, including personal, rented or borrowed vehicles.
- ☐ List everyone who may work under your business name, including employees, helpers, day laborers or subcontractors.

Match Risks to Coverage Types

- ☐ Check whether the quote covers the specific handyman services you listed, not just "general repairs."
- ☐ Ask how tools are covered when they are in your vehicle, at a job site, in temporary storage or left overnight.
- ☐ Tell each provider who helps with jobs so they can tell you whether workers' comp applies.
- ☐ Match auto coverage to vehicle ownership and use, especially if you drive a personal vehicle for work errands or jobs.
- ☐ Ask whether materials, fixtures or cabinets are covered before they are permanently installed.

Review Requirements and Set the Right Limits

- ☐ Highlight every dollar amount in a contract before requesting a quote, including per-occurrence and aggregate limits.
- ☐ Save the exact business or client name that needs to appear on proof of insurance documents.
- ☐ Confirm what proof the client wants, such as a certificate of insurance, endorsement, coverage letter or full policy document.
- ☐ Check whether the client requires additional insured wording before work starts.
- ☐ Use required limits as your minimum, then raise limits if larger jobs or shared spaces create more claim exposure.

Compare Provider Fit

- ☐ Ask how quickly the provider can issue a certificate of insurance or update proof of coverage.
- ☐ Confirm whether policy changes can be made online, by phone or only through an agent.
- ☐ Ask whether the provider can add client-requested wording, such as additional insured status, when needed.
- ☐ Check whether the provider handles claims for stolen tools, customer property damage or subcontracted work clearly.
- ☐ Make sure one provider can cover the policies you need, or know which coverage you would have to buy elsewhere.

Request Quotes and Review Policy Details

- ☐ Use the same services, payroll, tool value, vehicle information and coverage limits for each quote.
- ☐ Compare quotes using the same limits, deductibles and coverage types whenever possible.
- ☐ Check whether requested add-ons, such as tools coverage, HNOA or installation floater coverage, are included.
- ☐ Review exclusions for stolen tools, subcontracted work, faulty workmanship, business driving and materials waiting to be installed.
- ☐ Confirm the coverage start date, then save your policy documents and proof of insurance after buying.