Pressure Washing Business Insurance Checklist

A WORKING COMPANION TO THE ON-PAGE CHECKLIST

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HOW TO USE THIS WORKSHEET

Complete each section before or while requesting quotes. The goal is to give every insurer the same picture of your business, compare policies on equal terms and record the details you will need after purchase.

Map Out How Your Pressure Washing Business Works	Value Equipment and Record Contract Requirements	Compare Which Providers Fit Your Priorities	Request Quotes Using the Same Details	Review the Final Policy and Keep Your Records
Services, jobsites, chemicals, staffing and business details	Equipment, vehicles, trailers and required limits	Buying preferences, support needs and provider fit	Side-by-side quote comparison worksheet	Final verification, claims contacts and document storage

Tip: Keep this guide open beside insurer quote forms or bring it to an agent call. Leave fields blank when they do not apply rather than guessing.

1. Map Out How Your Pressure Washing Business Works

Record the details that affect eligibility, coverage and quote accuracy.

Business name		**State(s) where you operate**	
Annual revenue		**Years in business**	
Number of owners		**Employees**	
Regular subcontractors		**Prior claims in past 5 yrs**	

Services you provide

- ☐ Driveway and sidewalk cleaning
- ☐ House or building exterior washing
- ☐ Deck and fence cleaning
- ☐ Soft washing
- ☐ Roof cleaning
- ☐ Gutter cleaning
- ☐ Commercial property cleaning
- ☐ Fleet or equipment washing
- ☐ Graffiti removal
- ☐ Other: ____________________

Where and how you work

- ☐ Residential properties
- ☐ Commercial properties
- ☐ Apartment or multifamily buildings
- ☐ Construction sites
- ☐ Industrial properties
- ☐ Public or municipal properties
- ☐ Work above ground level
- ☐ Travel across state lines
- ☐ Store equipment in a vehicle overnight

Materials and methods you use

- ☐ Water only
- ☐ Detergents or soaps
- ☐ Bleach or sodium hypochlorite
- ☐ Degreasers
- ☐ Other cleaning chemicals
- ☐ Hot-water equipment
- ☐ Customer-provided water
- ☐ Water carried in tanks
- ☐ Wastewater collected or redirected

Anything an insurer should know about your work

2. Value Your Equipment and Record Contract Requirements

Estimate replacement values and capture the limits or wording your clients expect.

Equipment inventory

ITEM OR CATEGORY	QTY.	REPLACEMENT VALUE EACH	TOTAL VALUE	SERIAL/PROOF RECORDED?
Estimated total equipment value				
Mounted equipment value				
Rented / borrowed equipment value				
Most expensive single item				
Equipment carried on a trailer				
Trailer replacement value				

Vehicles and trailers

- ☐ Business-owned pickup truck
- ☐ Equipment trailer
- ☐ Permanently installed tanks or equipment
- ☐ Box truck
- ☐ Water tank trailer
- ☐ Equipment stored in vehicles overnight
- ☐ Business-owned cargo van
- ☐ Other: ____________________
- ☐ Mounted-system work truck

Contract requirements

REQUIREMENT	REQUIRED AMOUNT / WORDING	WHO REQUIRES IT?
General liability limit		
Commercial auto limit		
Workers' compensation proof		
Additional insured status		
Certificate of insurance		
Pollution liability		
Commercial umbrella limit		
Waiver of subrogation		
Other contract requirement		

3. Compare Which Providers Fit Your Priorities

Decide what matters mostbeforepricestartsdrivingthe comparison.

Rank your priorities (Choose your top 3 and define what each one means for you)

PRIORITY	RANK	WHAT "GOOD" LOOKS LIKE FOR YOUR BUSINESS
Lowest premium		
Fast online purchase		
Same-day certificates		
Strong tools and equipment coverage		
Commercial auto and trailer coverage		
Pollution liability available		
Several policies from one provider		
Agent guidance		
Direct claims support		

Provider-fit questions

QUESTION	RESPONSE (Yes / No / Unsure)	NOTES
Do you want to buy and manage your policy online?		
Do you need an agent familiar with pressure washing businesses?		
Do customers or contractors request certificates often?		
Will the insurer cover every cleaning service you offer?		
Does it cover roof cleaning, soft washing or fleet washing?		
Are the chemicals you use accepted?		
Can it cover your trucks, trailers and mounted equipment?		
Does equipment coverage apply in transit and at job sites?		
Can it provide pollution liability when you need it?		
Can you buy workers' compensation after hiring employees?		
Do you prefer the insurer to handle claims directly?		

My must-have provider features

4. Request Quotes Using the Same Details

Compare three quotes using the same business profile, limits and deductibles.

COMPARISON POINT	QUOTE A	QUOTE B	QUOTE C
Provider			
Monthly / annual premium			
General liability limit			
General liability deductible			
Tools and equipment limit			
Per-item equipment limit			
Equipment deductible			
Replacement cost or actual cash value?			
Equipment covered in transit?			
Equipment left in a vehicle covered?			
Trailer covered?			
Mounted equipment covered?			
Commercial auto available?			
Workers' compensation available?			
Pollution liability available?			
Chemical-use restrictions			
Wastewater or runoff claims covered?			
Roof cleaning accepted?			
Additional insured fee			
Certificate access and timing			
Who handles claims?			
Major restrictions or missing coverage			

Important: Do not compare prices until the quotes match. Confirm that each insurer used the same services, revenue, payroll, equipment values, vehicles, coverage limits and deductibles.

5. Review the Final Policy and Keep Your Records

Verify thepolicyyouarebuyingandprepareforcertificates,renewalsandclaims.

Final policy verification

- ☐ The business name is correct.
- ☐ The coverages match the selected quote.
- ☐ The limits and deductibles are correct.
- ☐ The final price matches what you agreed to.
- ☐ The policy starts before your next insured job.
- ☐ Requested changes appear in the policy.
- ☐ All pressure washing services were accepted.
- ☐ Chemical use is described accurately.
- ☐ Business-owned vehicles and trailers are listed correctly.
- ☐ Equipment values and major items are correct.
- ☐ Required additional insured wording is included.
- ☐ You know which company provides each policy.
- ☐ You know who handles claims and how to report one.

Claims and support contacts

POLICY/COVERAGE	INSURANCE COMPANY / ADMINISTRATOR	PHONE NUMBER OR PORTAL / POLICY NUMBER

Records to keep together

- ☐ Policies and endorsements
- ☐ Quotes and payment records
- ☐ Client contracts
- ☐ Certificates of insurance
- ☐ Equipment inventory
- ☐ Receipts and serial numbers
- ☐ Vehicle and trailer records
- ☐ Photos of high-value equipment
- ☐ Chemical product records or safety sheets
- ☐ Claims contact information

> **Renewal date and review reminder:** Review your insurance when you: Add or remove workers, buy or sell a vehicle or trailer, increase your equipment value, start using stronger chemicals, add a new service or take on larger contracts.

Final provider choice & why ______________

Next review date ______________