Handyman Business Insurance Checklist

A WORKING COMPANION TO THE ON-PAGE CHECKLIST

Complete each section before or while requesting quotes. Give every insurer the same details so you can compare policies fairly and keep a record of what you selected.

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FIND YOUR FINANCIAL HAPPY PLACE

1	2	3	4	5
Assess Risks	**Match Coverage**	**Set Limits**	**Compare Fit**	**Review Quotes**
Services,jobsites,people & business details	Cleartriggersforeachpolicy type	Tools, vehicles & contract requirements	Buyingpreferences,support & exclusions	Side-by-side quotes & final checks

Tip: Leave a field blank when it does not apply. Guessing can change your quote or create a mismatch when the policy is issued.

1. Assess Your Handyman Business's Risks

Record the work, property and people an insurer will use to evaluate your business.

Business name

Annual revenue

State(s) where you work

Years in business

Number of owners

Employees

Regular helpers / subcontractors

Claims in the past 5 years

Jobs you take

- ☐ General home repairs
- ☐ Drywall and patching
- ☐ Minor carpentry
- ☐ Painting and touch-ups
- ☐ Furniture assembly or mounting
- ☐ Door, window or screen repair
- ☐ Cabinet, trim or flooring work
- ☐ Fixture or appliance installation
- ☐ Minor plumbing/electrical (where allowed)
- ☐ Rental turnover work
- ☐ Deck, fence or gutter repair
- ☐ Other: ______________________

Where and how you work

- ☐ Owner-occupied homes
- ☐ Rental or vacant properties
- ☐ Apartments or HOA communities
- ☐ Commercial buildings
- ☐ Jobs from a general contractor
- ☐ Work on ladders or above ground
- ☐ Jobs lasting several days
- ☐ Customer keys or access codes
- ☐ Tools kept in a vehicle overnight

People, vehicles and materials

- ☐ I work alone
- ☐ Employees help on jobs
- ☐ I use subcontractors
- ☐ Personal vehicle used for jobs
- ☐ Business-owned van or pickup
- ☐ Rented or borrowed vehicle
- ☐ Customer supplies materials
- ☐ I buy materials upfront
- ☐ Materials stay at a jobsite

Anything an insurer should know about your work:

2. Match Risks to Coverage Types

Checkthechangesthatapplytoyourwork,thenrecord the details an insurer needs to confirm.

APPLIES?	BUSINESS TRIGGER	COVERAGE TO ASK ABOUT	DETAILS TO CONFIRM
☐	You accept paid jobs on customer proper t y.	**General liability**	Limits, completed operations and excluded services
☐	Your portable tools would cost at least $2,500 to replace.	**Tools and equipment**	Total limit, per-item limit, deductible and valuation
☐	A van or pickup is business-owned or used mainly for jobs.	**Commercial auto**	Listed drivers, vehicle use and physical damage
☐	You or a worker uses a personal, rented or borrowed vehicle for jobs.	**Hired and non-owned auto**	Who drives, who owns the vehicle and covered use
☐	Your state requires coverage for the workers you hire.	**Workers' compensation**	Payroll, job duties and state requirements
☐	You pay upfront for costly materials you will install.	**Installation floater**	Transit, temporary storage and when coverage ends
☐	A licensing authority or customer requires a bond.	**Surety bond**	Bond type, amount and party requiring it
☐	A contract requires more liability coverage than you carry.	**Commercial umbrella**	Required limit and underlying policies
☐	You start storing customer information or taking payments online.	**Cyber insurance**	Data stored, payment method and response services

Keep in mind: The trigger tells you when to ask about a policy. It does not guarantee that every loss will be covered. Confirm limits, deductibles and exclusions in the quote.

My coverage questions:

3. Check Requirements and Set the Right Limits

Usereplacementvaluesandwrittenrequirementsinsteadofchoosinglimits by guesswork.

Tool and material inventory

ITEM OR CATEGORY	QTY.	REPLACEMENT VALUE EACH	TOTAL VALUE	RECEIPT / SERIAL RECORDED?
Portable power tools				☐
Hand tools and toolboxes				☐
Ladders and access equipment				☐
Electronic or diagnostic equipment				☐
Rented or borrowed tools				☐
Materials awaiting installation				☐
Most expensive single item				☐
Estimated total replacement value:				

Vehicle details

VEHICLE / DRIVER DETAIL	YOUR INFORMATION	VEHICLE / DRIVER DETAIL	YOUR INFORMATION
Owner on the title		Primary business use	
Year, make and model		Who drives for jobs	
Tools left inside overnight?		Personal insurer told about business use?	

License, client and contract requirements

REQUIREMENT	REQUIRED LIMIT OR WORDING	WHO REQUIRES IT?
General liability limit		
Commercial auto limit		
Workers' compensation proof		
Certificate of insurance		
Additional insured status		
Surety bond		
Commercial umbrella limit		
Waiver of subrogation		
Coverage for installation materials		
Other requirement		

4. Compare Provider Fit

Decidewhatmattersbeforealowpremium starts driving the choice.

Rank your priorities — choose your top three

PRIORITY RANK	WHAT "GOOD" LOOKS LIKE FOR YOUR BUSINESS
	Lowest premium
	Fast online purchase and self-service changes
	Quick certificates of insurance
	Strong tools and equipment coverage
	Commercial auto or HNOA available
	Installation floater or bond available
	Several policies from one provider
	Agent guidance and direct claims support

Provider eligibility questions

QUESTION	RESPONSE (Yes/No/Unsure)	NOTES
Will the insurer accept every handyman service you offer?		
Are any plumbing, electrical, roof or structural jobs excluded?		
Does tool coverage apply in transit and at jobsites?		
What conditions apply when tools are left in a vehicle?		
Can it cover the vehicle setup you actually use?		
Can you add workers' compensation after hiring?		
Are subcontracted jobs accepted?		
Can it cover materials before installation?		
Can you download COIs and add a client as an additional insured online?		
Who handles claims and how do you report one?		

My must-have provider features:

5. Request Quotes and Review Policy Details

Comparequotesbuiltfromthesamebusinessdetails,thenconfirmthe final policy before it starts.

COMPARISON POINT	QUOTE A	QUOTE B	QUOTE C
Provider / insurance company			
Monthly / annual premium			
General liability limit / deductible			
Completed operations / excluded services			
Tool limit / per-item limit / deductible			
Tool valuation and covered locations			
Commercial auto / HNOA			
Workers' compensation			
Installation floater / bond / umbrella			
Additional insured fee / COI access			
Online policy changes			
Claims handler			
Major exclusions or missing coverage			

Important: Do not compare prices until the quotes match. Use the same services, revenue, payroll, tool values, vehicles, limits and deductibles for each one.

Final policy verification

- ☐ The business details and accepted services are correct.
- ☐ The premium and start date are correct.
- ☐ Tool values and any scheduled items are correct.
- ☐ The exclusions are clear.
- ☐ The coverages, limits and deductibles match the quote.
- ☐ The van, pickup and listed drivers are accurate.
- ☐ Required client or contract wording is included.
- ☐ You know the insurer and how to report a claim.

Records to keep together

- ☐ Policies and endorsements
- ☐ Quotes and payment records
- ☐ Claims contact information
- ☐ Certificates and client contracts
- ☐ Tool inventory and receipts
- ☐ Subcontractor certificates
- ☐ Vehicle and worker records
- ☐ License and bond records
- ☐ Material receipts and job records

Renewal reminder: Review your insurance after a staffing change, a different vehicle, higher tool values, a new service or a contract with new requirements.

Final provider choice and why	Policy number / claims contact	Next review date