

Plumbing Business Insurance Checklist

How to use this worksheet: Work through one page at a time before or while requesting quotes. Give every insurer the same business details so you can compare coverage and price fairly.

1. Identify Required Coverage

Record what you legally or contractually have to carry before you start shopping. Keep this page as your minimum-requirements reference.

Business snapshot

Business name	State(s) / city(s) where you work	Employees
Years in business	Business-owned vehicles	Primary type of work

Legal and licensing checks

- | | |
|--|---|
| ☐ I checked my state/local plumbing licensing requirements. | ☐ I confirmed auto insurance requirements for business-owned vehicles. |
| ☐ I checked whether my license requires a contractor bond. | ☐ I confirmed workers' comp rules for my business. |

Client and contract requirements

Requirement	Required?	Limit / wording	Who requires it?
General liability			
Workers' comp proof			
Commercial auto			
Contractor bond			
Certificate of insurance (COI)			
Additional insured status			
Other requirement			

Starting point: Treat legal and contract requirements as the minimum. Page 2 helps you catch coverage needs that come from how your plumbing business actually operates.

2. Map Business Risks to Coverage Types

Use this page to connect the work you actually perform with the insurance questions it creates. Focus on your real jobs, not a generic contractor checklist.

What does your plumbing business actually do?

- ☐ Residential service and repair
- ☐ Commercial plumbing
- ☐ Multifamily work
- ☐ New construction or remodels
- ☐ Backflow testing or installation
- ☐ Medical gas work
- ☐ Hydronic / heating systems
- ☐ I use subcontractors
- ☐ I store expensive tools away from home
- ☐ Other: _____

Match the exposure to coverage

What could happen?	Coverage to investigate	Applies to me?	Question to ask
Completed work later causes water damage	General liability / completed operations		
Portable tools are stolen or damaged	Tools and equipment		
Company vehicle is involved in an accident	Commercial auto		
Employee gets hurt on a job	Workers' comp		
Shop, inventory or stored equipment is damaged	Commercial property		
Technical advice or system design causes financial loss	Professional liability		
Work creates a contamination exposure	Pollution liability		
Standard liability limits may not be enough	Umbrella / excess liability		

Coverage questions I still need answered:

Risk check: Tie each extra policy to something your plumbing business actually does. Avoid adding coverage just because it appears on a generic business-insurance list.

1

Required coverage

2

Map risks

3

Set limits

4

Research providers

5

Compare quotes

6

Review policy

7

Review changes

3. Set Appropriate Limits for Your Risk

Use contract minimums as a starting point, then check whether the limits fit the size of the properties, equipment and jobs you actually handle.

How large could one loss get?

Largest property type I regularly work in _____

Could one leak affect multiple units? Yes / No _____

Largest commercial contract _____

Highest liability limit a client requires _____

Contract and liability limits

Coverage	Required minimum	Current / quoted limit	Limit I plan to buy	Why this amount fits
General liability				
Commercial auto				
Umbrella / excess				
Tools and equipment				
Commercial property				

High-value tools and equipment

Item / category	Qty.	Replacement cost each	Total value
Drain camera			
Hydro jetter			
Pipe threading equipment			
Press tools			
Other			

Estimated total replacement value _____

Limit check: Use contract minimums as a floor, then consider what one serious plumbing loss could realistically cost.

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4. Research Providers Before Quoting

Plumbing is higher-risk contractor work, so provider eligibility matters. Rule out carriers that do not fit your services before price starts driving the choice.

What matters most to me

Priority	What “good” looks like for my business
—	Low overall package cost
—	Fast COI and additional insured updates
—	Strong support for contractor claims
—	Mostly self-service policy management
—	Coverage for specialized plumbing work
—	Keeping more policies with one insurer

Provider eligibility and service questions

Question	Yes	No	Unsure	Notes
Does the insurer cover the plumbing work I perform?				
Are any specialties restricted?				
Is commercial or multifamily work accepted?				
How does it handle subcontracted work?				
Can I add GCs as additional insureds easily?				
Can I issue and share COIs myself?				
Can I reach someone when a claim gets complicated?				

Providers worth quoting

Provider	Why I'm considering it	Question I still need answered

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5. Compare Quotes Apples to Apples

Keep the same business details and coverage setup across quotes. That way, price differences are easier to trust.

Use the same business details for every quote

Annual revenue _____

Employee count _____

Payroll _____

Business-owned vehicles _____

Tools / equipment value _____

Deductible requested _____

Coverage setup I want quoted

☐ General liability

☐ Tools and equipment

☐ Commercial auto

☐ Workers' comp

☐ Other: _____

Quote comparison

Comparison point	Quote A	Quote B	Quote C
Provider			
Monthly / annual premium			
General liability limit			
Deductible			
Tools and equipment limit			
Commercial auto included?			
Workers' comp included?			
Required endorsements included?			
Anything missing?			
Revised quote received?			

Price check: If something you requested is missing, have the insurer update the quote before you compare prices.

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6. Review Your Policy Before Buying

A quote tells you what you are buying, but the policy tells you how the coverage actually works. Read the wording before you bind.

Final policy check

- ☐ My legal business name is correct.
- ☐ My limits match the quote I approved.
- ☐ Required additional insured wording is included.
- ☐ The policy starts before the first required job.
- ☐ My equipment values are correct.
- ☐ I know which carrier underwrites each policy.

Restrictions and conditions to confirm

Question	What the policy says	Resolved?
How does completed-operations coverage apply?		
Are any plumbing specialties excluded or restricted?		
How is subcontracted work handled?		
Where are my tools covered?		
Are there overnight vehicle / storage restrictions?		
What exclusions could affect my usual jobs?		

Claims and support contacts

Policy	Carrier / administrator	Phone / portal	Policy number

Before you bind: If the policy wording changes something you expected from the quote, get it resolved first.

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7. Reassess Your Needs As Your Company Changes

Your insurance needs can change even if your plumbing business does not get bigger. Review coverage when the work, customers or operating model changes.

Changes that should trigger a review

- ☐ I added or stopped a higher-risk specialty.
- ☐ My customer mix changed significantly.
- ☐ I started doing more commercial or multifamily work.
- ☐ I moved away from commercial work.
- ☐ I started or stopped using subcontractors.
- ☐ I began working in another city or state.
- ☐ I opened or closed a shop / storage location.
- ☐ The value or type of equipment I rely on changed.

What changed since my last review?

Change	Date	Policy / limit affected	What I need to check

Current provider _____ Renewal date _____

Next review date _____

Why my current setup still fits:

Review in both directions: You may need more protection after a change, or you may be paying for coverage that no longer matches the work you do.