1 Required coverage
2 Map risks
3 Set limits
4 Research providers
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7 Review changes

Painting Business Insurance Checklist

moneygeek
FIND YOUR FINANCIAL HAPPY PLACE

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 painting work ____________________

Legal and licensing checks

- ☐ I checked state and local contractor licensing or registration rules.
- ☐ I checked whether a contractor or surety bond is required.
- ☐ I confirmed whether my license or registration requires general liability.
- ☐ 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			
Surety bond			
Certificate of insurance (COI)			
Additional insured status			
Other requirement			

STARTINGPOINT
Treat legal and contract requirements as the floor. Page 2 helps you catch coverage needs that come from how your painting business actually operates.

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2. Match Coverage to How You Work

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 painting business actually do?

- [ ] Residential interior painting
- [ ] Residential exterior painting
- [ ] Commercial painting
- [ ] I use spray equipment
- [ ] I work from ladders, scaffolds or lifts
- [ ] I disturb older painted surfaces
- [ ] I use subcontractors
- [ ] I store expensive tools away from home
- [ ] I own or rent a shop / storage space
- [ ] I use business-owned vans or pickups
- [ ] Other: ___________________________

Match the exposure to coverage

What could happen?	Coverage to investigate	Applies to me?	Question to ask
Overspray or another jobsite mistake damages customer property	General liability / completed operations		
Portable sprayers or tools are stolen or damaged	Tools and equipment		
Employee gets hurt while working	Workers' compensation		
Company vehicle is involved in an accident	Commercial auto		
Shop, inventory or stored equipment is damaged	Commercial property		
Paint, solvent or lead-related work creates a pollution exposure	Pollution liability		

Coverage questions I still need answered:

____

____

____

RISK CHECK

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

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3. Set Limits Around What You Could Realistically Lose

Use contract minimums as a floor, then size each policy around the losses your painting business could realistically encounter.

How large could one loss get?

Highest-value property type I regularly work in

Largest commercial contract

Highest liability limit a client requires

Most expensive single tool / piece of equipment

Coverage limits

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

High-value tools and equipment

Item / category	Qty.	Replacement cost each	Total value
Airless paint sprayers			
Ladders / access equipment			
Sanders / surface-prep tools			
Other portable tools			
Most expensive single item			

Estimated total replacement value:

LIMIT CHECK
For replacement-cost coverage, use what the gear would cost to replace today - not what you paid years ago. If a policy pays actual cash value, depreciation can reduce the claim payment.

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4. Research How Each Insurer Will Work With You

First confirm the insurer can handle the work you do. Then compare the buying and service model against your preferences.

Higher-risk work to confirm

- [ ] Frequent scaffold or lift work
- [ ] Specialized or industrial coatings
- [ ] Regular spray applications
- [ ] Large commercial projects
- [ ] Lead-disturbing work

If any box applies:

Confirm the provider accepts the work you actually perform and review exclusions that could leave a gap.

What matters most to me

Priority	What "good" looks like for my business
___	Clear, transparent buying process
___	Mostly self-service policy management
___	Access to an agent or industry specialist
___	Fast COI and additional insured updates
___	Keeping more policies with one insurer
___	Direct claims support when something gets complicated

Providers worth quoting

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

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5. Compare Quotes on the Same Terms

Make sure every insurer is pricing the same version of your business before you compare premiums.

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
- ☐ Commercial property
- ☐ Pollution liability
- ☐ Other: ____________________

Quote comparison

Comparison point	Quote A	Quote B	Quote C
Provider			
Monthly / annual premium			
General liability limit			
Deductible			
Tools limit + valuation			
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. A lower premium is not a savings if the policy gives you less coverage.

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6. Check the Policy Before You Bind It

A quote shows what you expect to buy. The policy wording tells you how the coverage will actually work.

Final policy check

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

Restrictions and conditions to confirm

Question	What the policy says	Resolved?
How does completed-operations coverage apply?		
Does a pollution exclusion apply to paint or solvent releases?		
Is lead-related work excluded or restricted?		
Where are my tools covered?		
How is subcontracted work handled?		
Are there overnight vehicle or storage restrictions?		

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 before coverage starts.

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7. Revisit Your Coverage When the Business Changes

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

Changes that should trigger a review

- [ ] I hired employees or reduced my crew.
- [ ] I began or stopped using subcontractors.
- [ ] I added or sold a work vehicle.
- [ ] The value of my tools or equipment changed.
- [ ] I started or stopped higher-risk painting work.
- [ ] I started working in another city or state.
- [ ] I opened or closed a shop / storage location.
- [ ] I shifted toward or away from commercial work.

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:

____

____

____

REVIEWIN BOTH DIRECTIONS

A change may mean you need more protection, or it may mean you are paying for coverage that no longer matches the work you do.