1
Required coverage

2
Map risks

3
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Review policy

7
Review changes

Handyman Business Insurance Checklist

1. Identify the Coverage You're Required to Carry

Record the rules tied to where you work and the jobs you accept before you start shopping.

Business snapshot

Business name	State(s) / city(s) where you work	Employees
Main handyman services	Business-owned vehicle?	Permitted or licensed work?

Requirement checks

- [ ] I checked stateand local handyman or contractor licensing rules.
- [ ] I confirmed whether any regular jobs require a permit.
- [ ] I checked workers' comp requirements for my employee setup.
- [ ] I confirmed whether my business vehicle needs commercial auto coverage.

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 endorsement			
Other			

STARTING POINT
Treat legal and contract requirements as your baseline. Page 2 helps you find risks that may still need coverage even when nobody requires it.

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2. Match Your Remaining Risks to Coverage

Focus on losses your required coverage may not address. Tie each extra policy to something your handyman business actually does.

What does your handyman business actually do?

- ☐ I carry portablepowertoolsbetweenjobs.
- ☐ I work inside customers' homes.
- ☐ I sometimes store customer materials overnight.
- ☐ Other: ________________________
- ☐ I buy materials before installing them.
- ☐ I take on larger repair or remodeling jobs.
- ☐ I use ladders or work above ground level.

Match the exposure to coverage

What could happen?	Coverage to investigate	Applies to me?	Question to ask
Portable tools are stolen or damaged	Tools and equipment		
Cabinets, fixtures or other materials are lost before installation	Installation floater		
A customer or licensing authority requires a bond	Surety bond		
A liability claim exceeds your base policy limit	Commercial umbrella		
Customer information or online payments are compromised	Cyber insurance		

Coverage questions I still need answered:

____

____

____

RISK CHECK

Add coverage because a real loss could affect your business, not because it appears on a generic insurance list.

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3. Set Limits That Match Your Jobs

Use contract minimums as the floor, then size your limits around what a serious mistake or loss could realistically cost.

How expensive could one job go wrong?

Mostexpensiveproperty I regularlyworkaround

Most expensive appliance or fixture I might damage

Largest job I normally take on

Highest liability limit a client requires

Coverage limits

Coverage	Contract / legal minimum	Current / quoted limit	Limit I plan to buy	Why this amount fits
General liability				
Tools and equipment				
Installation floater				
Commercial auto				
Commercial umbrella				
Other				

Tool replacement check

Tool / equipment	Qty.	Replacement cost each	Total value
Drill / impact driver			
Circular / reciprocating saw			
Ladder / access equipment			
Other portable tools			
Most expensive single item			

Estimated total replacement value: ______________________________

LIMIT CHECK

Dont choose limits only from the premium. Think about what you would actually have to replace or pay for after a serious loss.

4. Research Providers Before You Quote

First confirm the insurer accepts the work you actually perform. Then compare how easy the policy will be to manage.

Work I need the insurer to confirm

- [ ] Roofingor roofrepairs
- [ ] Structural repairs
- [ ] Permitted electrical or plumbing work
- [ ] Jobs involving scaffolding or significant work at height
- [ ] Larger remodeling projects
- [ ] Other: ___________________________

IF ANY BOX APPLIES

Askwhethertheinsurer covers that work under its handyman program or whether you need a different contractor classification.

What matters most to me

Priority	What "good" looks like for my business
___	Fast COI access
___	Easy policy changes
___	Mostly self-service management
___	Access to an agent when I need help
___	Clear claims support
___	Ability to keep several policies with one insurer

Providers worth quoting

Provider	Why I'm considering it	What I still need confirmed

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5. Compare Quotes on the Same Terms

Keep your quote inputs consistent so a cheaper premium isn't simply buying less protection.

Use consistent business details

Annual revenue

Employee count

Payroll

Main services performed

Tool replacement value

Deductible requested

Coverage setup I want quoted

- ☐ Generalliability
- ☐ Tools and equipment
- ☐ Commercial auto
- ☐ Workers' comp
- ☐ Installation floater
- ☐ Commercial umbrella
- ☐ Cyber insurance
- ☐ Other: ________________

Quote comparison

Comparison point	Quote A	Quote B	Quote C
Provider			
Monthly / annual premium			
General liability limit			
Deductible			
Tools limit			
Installation floater included?			
Required endorsements included?			
Regular handyman services covered?			
Anything missing?			

PRICE CHECK

Ifonequoteleaves out a service or coverage you asked for, get it corrected before comparing premiums.

6. Review the Policy Before You Buy

Check the exclusions and final terms before coverage starts, especially where handyman work can be carved out.

Final policy check

- [ ] Mybusinessname and operations are listed correctly.
- [ ] The limits match the quote I approved.
- [ ] Required additional insured wording is included.
- [ ] Coverage starts before my next required job.
- [ ] My tool values are accurate.
- [ ] I know who to contact if I have a claim.

Exclusions and wording to check

Question	What the policy says	Resolved?
Does a **"**designated work**"** exclusion remove any jobs I perform?		
Does a **"**your work**"** exclusion affect repairs I may have to redo?		
Are roofing or roof repairs excluded?		
Is exterior electrical work restricted?		
Is subcontracted work covered or restricted?		
Are there tool-storage or overnight vehicle restrictions?		

BEFORE YOU BUY
Ifyoudontunderstand an exclusion, ask the insurer to explain it using a real handyman job you perform.

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7. Reassess Coverage as Your Business Changes

Review coverage when your business starts looking different from when you bought the policy, whether you grow, scale back or change the work you take on.

Changes that should trigger a review

- ☐ I hired an employee orreturnedtosolowork.
- ☐ I began taking larger jobs.
- ☐ I started working in another state or locality.
- ☐ I moved toward or away from commercial jobs.
- ☐ I stopped offering a service.
- ☐ My tool values changed substantially.
- ☐ I added or sold a work vehicle.
- ☐ Other: ______________________

What changed since my last review?

Change	Date	Coverage affected	What I need to check

Current provider ______________________

Renewal date ______________________

Next review date ______________________

Why my current setup still fits:

____

____

____

REVIEW BOTH WAYS

Achange can meanyou need more coverage, but it can also mean you're paying for protection that no longer fits your handyman business.