

HVAC Contractor Insurance Buying Checklist

1. Check What Coverage You're Required to Carry

Confirm legal and contract requirements before you shop.

Business snapshot

Business name	State(s) where I work	Employees
Primary HVAC services	Business-owned vehicles	Main client type

Requirement checks

- | | |
|---|--|
| ☐ I checked my state's workers' comp rules before hiring. | ☐ I made sure every business-owned service van meets state auto insurance requirements. |
| ☐ I reviewed my HVAC license requirements. | ☐ I noted any general liability limits required by clients or general contractors. |
| ☐ I checked whether a certificate of insurance (COI) is required before work starts. | ☐ I checked whether the client or GC must be added as an additional insured. |

Contract and licensing requirements

Requirement	Required?	Limit or wording	Who requires it?
General liability			
Workers' comp proof			
Commercial auto			
Certificate of insurance (COI)			
Additional insured endorsement			
Other			

Starting point

Use legal and contract requirements as your baseline. Page 2 helps you identify risks that may still need coverage even when nobody requires it.

2. Match the Rest of Your Risks to Coverage

Build the rest of your insurance mix around how you actually work.

What does your HVAC business actually do?

- ☐ I carry diagnostic or refrigerant equipment between jobs.
- ☐ I install higher-value systems or leave equipment at a jobsite before installation.
- ☐ I handle regulated refrigerants.
- ☐ I make sizing, design or equipment recommendations.
- ☐ I store customer information or take payments digitally.
- ☐ Other: _____.

Match the exposure to coverage

What could happen?	Coverage to investigate	Applies to me?	Question to ask
Portable tools or refrigerant equipment are stolen or damaged	Tools & equipment		
HVAC equipment or materials are damaged before installation	Installation floater		
A refrigerant release leads to cleanup costs or a claim	Pollution liability		
A recommendation or system-sizing mistake causes financial loss	Contractors E&O		
Customer or business data is compromised	Cyber insurance		

Coverage questions I still need answered:

Risk check

Add a policy because the risk exists in your operation, not because it appears on a generic contractor checklist.

1

Required
coverage

3. Work Out How Much Coverage You Need

Use contract minimums as a starting point, then size limits around a realistic loss.

Figures to size around

Highest client-required GL limit

Largest commercial job value

Total replacement value of tools & equipment

Highest property damage exposure on a job

Current general liability limit

Current tools & equipment limit

2

Match
risks

3

Set
limits

4

Research
providers

5

Compare
quotes

6

Review
policy

7

Review
changes

Serious loss example

A contract minimum may not be enough if a completed-work claim causes water damage through part of a building or if a large equipment loss stops work.

Questions to answer before I choose a limit

- ☐ I used the contract minimum as a starting point, not the answer.
- ☐ I estimated what one serious HVAC loss could cost.
- ☐ I totaled what it would cost to replace my tools and equipment.
- ☐ I checked whether larger commercial jobs call for higher limits.

Limit check

Choose limits that reflect the work you actually take on, not only the minimum written into a contract.

4. Narrow Down Insurers That Fit Your Business

Confirm the insurer accepts your HVAC work, then compare the support model.

What kind of support do I want?

- | | |
|--|--|
| ☐ I mainly need straightforward coverage for solo or small-crew work. | ☐ I want an agent or specialist to help me choose coverage. |
| ☐ I prefer to quote, buy and manage coverage online. | ☐ I take on larger or more complicated commercial work. |
| ☐ I regularly need COIs or additional insured updates. | ☐ I want one insurer that can handle more of my policies. |

Provider fit questions

What to compare	What I need to know
HVAC eligibility	Does the insurer accept all of my HVAC services, not just repair work?
Policy tools	Can I handle COIs, additional insureds or routine changes online?
Support model	Will I mainly self-serve or work with a specialist?
Claims and risk help	Is there support for more complicated claims or risk control?
Coverage breadth	Can I keep most of my business policies with this insurer?
Commercial-fit needs	Can this provider handle larger or more layered coverage needs?

Providers I want to quote:

Provider check

Check fit first. A low price does not help if the insurer will not cover all the HVAC work you do.

1

Required coverage

2

Match risks

3

Set limits

4

Research providers

5

Compare quotes

6

Review policy

7

Review changes

5. Compare Quotes on the Same Terms

Use one setup so price reflects comparable protection.

Use consistent business details

Annual revenue

Payroll

Primary HVAC services

Employee count

Business-owned vehicles

Total value of tools & equipment

Coverage setup I want quoted

- ☐ General liability
- ☐ Tools & equipment
- ☐ Commercial auto
- ☐ Installation floater
- ☐ Pollution liability
- ☐ Contractors E&O
- ☐ Workers' comp
- ☐ Cyber insurance

Quote comparison

Comparison point	Quote A	Quote B	Quote C
Provider			
Monthly or annual premium			
General liability limit			
Deductible			
Same coverage types included?			
Anything missing?			

Price check

If a quote changes a limit, deductible or coverage type, fix that difference before you compare premiums.

6. Read the Policy, Not Just the Quote

Check the wording that determines how your protection actually works.

Items to review closely

- | | |
|---|---|
| ☐ I reviewed exclusions that apply to my HVAC work. | ☐ I checked any refrigerant-related exclusions or conditions. |
| ☐ I looked at how completed-work claims are treated. | ☐ I reviewed claim-reporting and cancellation terms. |
| ☐ I checked whether tools are covered in a vehicle or overnight. | ☐ I asked about any wording I could not explain in plain language. |

Wording example

Two policies can both offer tools and equipment coverage, but one may limit protection for gear left in a locked service van overnight.

Policy wording notes

Item	What my policy says
Completed work	
Tools in vehicle or at jobsite	
Refrigerant-related exclusions	
Subcontracted work	
Claim-reporting deadline	
Cancellation or nonrenewal notice	

Policy check

Get clarity before you bind coverage. Similar limits do not always mean the policy works the same way.

1

Required coverage

2

Match risks

3

Set limits

4

Research providers

5

Compare quotes

6

Review policy

7

Review changes

7. Update Coverage When Your Business Changes

Review coverage when the way you operate expands or shrinks.

Change triggers to watch for

- ☐ I started taking larger commercial jobs or fewer of them.
- ☐ I started or stopped installation work.
- ☐ I hired employees or reduced staff.
- ☐ I bought more equipment or sold some of it.
- ☐ I added or sold a business-owned vehicle.
- ☐ My customer-data exposure changed materially.

Coverage to revisit

Business change	Coverage to revisit	Action
Larger commercial jobs	General liability / limits	Recheck client requirements and loss size
More or fewer employees	Workers' comp	Update payroll and headcount
Add or sell a vehicle	Commercial auto	Update vehicles and drivers
Start or stop installation work	Installation floater	Recheck equipment in transit and at jobsites
Equipment value changes	Tools & equipment	Update replacement values
More customer data or digital tools	Cyber insurance	Recheck the data exposure

Questions for my next policy review:

Change check

Recheck coverage whenever the business changes so you are not carrying gaps or paying for protection you no longer need.