

Roofing Contractor Insurance Buying Checklist

1

Required coverage

1. Identify Required Coverage

Check legal and contract requirements before you shop.

Business snapshot

Business name	State(s) where you work	Employees
Main roofing work	Business-owned vehicle?	License or permit class

2

Remaining risks

3

Set limits

Requirement checks

- | | |
|---|--|
| ☐ I checked workers' comp rules for my employee setup. | ☐ I confirmed whether my roofing license has insurance rules. |
| ☐ I checked state auto requirements for each work vehicle. | ☐ I noted any permit or local insurance requirements. |

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Research providers

Client and contract requirements

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

5

Compare quotes

6

Review policy

7

Review changes

Starting point

Use legal, licensing and contract requirements as your baseline. Page 2 helps you spot risks that may still need protection even when nobody requires them.

2. Cover the Risks Requirements Don't Address

Add protection based on how your roofing business actually operates.

What does your roofing business actually do?

☐ I move tools and equipment between jobs.

☐ I buy roofing materials before installation.

☐ I keep gear or supplies at a shop or storage space.

☐ I remove older roofing materials that may contain asbestos.

☐ Other: _____

Match the exposure to coverage

What could happen?	Coverage to investigate	Applies to me?	Question to ask
Portable tools are stolen or damaged between jobs	Tools and equipment		
Bought materials are damaged or stolen before installation	Installation floater		
Stored gear or supplies are damaged at my shop	Commercial property		
Older roofing materials create pollution exposure	Pollution liability		

Coverage questions I still need answered:

Risk check

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

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3. Set Limits Based on Realistic Losses

Use contract minimums as a baseline, then think through what one serious claim could cost.

Loss check

- ☐ I noted the highest-value property I work on.
- ☐ I thought about how far water damage could spread.
- ☐ I checked whether a contract minimum would cover a serious claim.

Limit planning

Job or client	Contract minimum	Could one claim cost more?	Limit to request	Notes
Small residential jobs				
Larger residential jobs				
Commercial work				
Other				

Questions I still have about limits:

Limit check

The lowest limit that gets you on the job is not always the safest limit for the work.

4. Research Providers Before You Get Quotes

Make sure the insurer will cover your roofing work and support you after purchase.

Will the insurer cover my work?

Item to confirm	Covered?	Notes
My main roofing services		
Residential or commercial work		
Typical building heights		
My roofing methods or specialty work		
State(s) where I work		

How will the insurer support me?

- | | |
|---|--|
| ☐ COIs and policy changes are easy to request. | ☐ The service model fits me: online, agent or hybrid. |
| ☐ I understand how claims are handled. | ☐ The insurer can add coverage as my business grows or changes. |

Questions to ask each provider:

Provider fit

A low quote does not help if the insurer will not cover the work you actually do.

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5. Compare Quotes on the Same Terms

A lower premium only helps if the quotes cover the same roofing work.

Apples-to-apples check

- ☐ The limits match across quotes.
- ☐ The deductibles match across quotes.
- ☐ Each quote prices the same operations.

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Set
limits

Quote comparison

Detail	Quote A	Quote B	Quote C
Insurer			
Monthly premium			
Deductible			
GL limit			
Operations covered			
Key exclusions or gaps			
Notes			

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Quote check

A lower premium may not save you much if a quote leaves out part of your work or shifts more cost to you.

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6. Review the Policy Before You Buy

Confirm the wording that could change how a roofing claim is handled.

What to review

Policy detail	Why it matters	Confirmed?
Subcontracted work		
After-the-job damage		
Tools or materials between jobs		
Cancellation rules		
Claim reporting rules		

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Questions to ask before you bind:

Policy check

A few words in the policy can change whether the insurer pays, so confirm the details before you buy.

7. Review Coverage When Your Business Changes

Revisit your setup after meaningful changes, not just at renewal.

What changed?

- ☐ I hired or dropped employees.
- ☐ I scaled back or dropped a service.
- ☐ I added or removed a work vehicle.
- ☐ I stopped using certain equipment or storage space.
- ☐ I changed the types of roofing jobs I take.
- ☐ Other: _____

Review plan

Change	Coverage to revisit	Action or question	Target date

Who do I need to notify?

Next review

Update your policies after meaningful changes so you are not underinsured or paying for coverage you no longer need.

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