

Pressure Washing Insurance Buying Checklist

1. Lock Down Your Legal and Job Requirements

Start with the insurance requirements you cannot choose, then write down what each job or contract expects from you.

Pressure Washing business snapshot

Business name

State(s) where you work

Employees

Main services

Business-owned vehicle?

Active commercial contracts?

Requirement checks

☐ I checked workers' comp rules for my employee setup.

☐ I confirmed auto requirements for any business-owned vehicle.

☐ I reviewed upcoming contracts for required policies and minimum limits.

☐ I noted any COI or additional insured requirements exactly as written.

Legal and contract requirements

Requirement	Required?	Minimum limit	Who requires it?
General liability			
Workers' comp proof			
Commercial auto			
COI / additional insured			
Other			

Starting point

Treat legal and contract requirements as your floor. Page 2 helps you identify risks those requirements may leave open.

1

Required coverage

2

Match risks

3

Set limits

4

Research providers

5

Compare quotes

6

Review policy

7

Review changes

1
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2. Cover the Risks Your Requirements Leave Open

Now look at the parts of pressure washing that could still cost you money even when nobody requires coverage for them.

What could still hit your business?

- ☐ My portable cleaning gear travels between jobs.
- ☐ Wash water can pick up chemicals or other contaminants.
- ☐ I rely on a trailer to move my working setup.
- ☐ I keep business equipment at a shop, garage or storage space.

Risk map

Exposure	What could happen	Covered now?	Next action
Mobile equipment	Theft or damage interrupts work		
Runoff / wastewater	Cleanup or third-party claim		
Trailer setup	Loss can sideline the mobile operation		
Stored business property	Covered loss forces replacement		

Questions I still need answered

Risk check

Cover the losses that fit the way you actually work, not every policy that appears on a generic contractor list.

1

Required
coverage

3. Set Limits Based on the Loss You're Protecting Against

Use required minimums as a starting point, then test each limit against a realistic pressure washing loss.

Start with the floor

Highest client-required GL limit

Current GL limit

Required pollution limit, if any

Current pollution limit

3

Set
limits

Build the limit around the exposure

☐ For GL, I considered the value of the property I work on and how serious surface damage could become.

☐ For tools coverage, I added up what it would cost to replace the gear I regularly bring to jobs.

☐ For pollution liability, I considered the cleanup or third-party damage a runoff incident could create.

☐ I compared the potential loss with what my business could comfortably absorb itself.

4

Research
providers

Loss estimate

Largest realistic property-damage loss

Equipment replacement value

Runoff / cleanup loss estimate

Amount I could absorb myself

6

Review
policy

My limit decision

GL limit I want quoted

Tools / equipment limit I want quoted

Pollution limit I want quoted

Why these limits fit my operation

7

Review
policy

Limit check

Do not copy one round number across every policy. Tie each limit to the loss that coverage is supposed to protect you from.

4. Find Insurers That Fit Your Work and How You Operate

Pressure washing can be harder to place, so check insurer appetite first, then compare the service model behind the policy.

Work that may need a closer underwriting look

- ☐ I clean roofs or regularly work at height.
- ☐ I use stronger chemicals or take on jobs with more runoff exposure.
- ☐ I handle larger commercial properties or higher-value surfaces.
- ☐ I need an insurer that understands a more complex mobile setup.

How I want insurance to work

- ☐ I want fast COIs I can issue without waiting on an agent.
- ☐ I want a person available when a job is harder to place.
- ☐ I prefer handling routine policy changes myself.
- ☐ I want to know who handles my claim after I report it.

Provider fit notes

What to compare	Provider 1	Provider 2	Provider 3
Pressure washing appetite			
COI / policy tools			
Agent or support access			
Claims handling			
Coverage breadth			

Provider check

Rule out insurers that do not fit the work you actually take on before you let price decide the shortlist.

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5. Compare Quotes on Equal Terms

Keep the business profile and coverage setup consistent so a lower premium actually means something.

Use the same business details for every quote

Annual revenue	Employee count
Main pressure washing services	States served
Equipment value	Business-owned vehicles / trailer

Coverage setup I want quoted

- ☐ General liability
- ☐ Tools and equipment
- ☐ Pollution liability
- ☐ Workers' comp
- ☐ Commercial auto
- ☐ Commercial property

Quote comparison

Comparison point	Quote A	Quote B	Quote C
Provider			
Annual premium			
GL limit / deductible			
Tools limit / deductible			
Pollution included?			
Key exclusion or feature			

Price check

If one quote changes a limit, deductible or coverage term, fix the mismatch before deciding which premium is actually lower.

1

Required
coverage

6. Read the Policy for the Details That Can Change a Claim

The coverage name is only the start. Read the wording that decides where protection narrows, changes or stops.

2

Match
risks

General liability: read these closely

- ☐ I checked how the policy treats damage to the specific part of property I am working on.
- ☐ I reviewed endorsements that could narrow completed-operations coverage.
- ☐ I checked whether any exclusion targets the pressure washing services I actually perform.
- ☐ I know which deductible and aggregate limits apply if I have more than one claim.

3

Set
limits

Other wording that matters

- ☐ Tools coverage: I checked storage or theft conditions and whether losses pay replacement cost or depreciated value.
- ☐ Pollution liability: I checked how the policy defines a pollution event and which cleanup costs qualify.

4

Research
providers

Policy wording notes

Item	What my policy says	Follow-up question
Damage to property being worked on		
Completed operations endorsement		
Tools theft / storage condition		
Loss valuation method		
Pollution event definition		

5

Compare
quotes

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Review
policy

7

Review
changes

Wording check

If you cannot tell how the policy would respond to a realistic pressure washing problem, get clarification before you buy.

7. Recheck Coverage When Your Business Changes

Review insurance when your pressure washing operation expands, scales back or simply starts working differently.

Changes that should trigger a review

- ☐ I started or stopped offering a higher-risk service.
- ☐ I hired employees or reduced my crew.
- ☐ I added or sold major equipment or a trailer.
- ☐ I moved into or away from larger commercial jobs.
- ☐ I changed business-owned vehicles or how I transport equipment.
- ☐ A client now requires a different limit or endorsement.

Coverage to revisit

Business change	Coverage to revisit	Action
Service mix changes	GL / pollution	Recheck exclusions and limits
Crew changes	Workers' comp	Update payroll and classifications
Equipment changes	Tools / property	Update insured values
Vehicle / trailer changes	Commercial auto / trailer	Add or remove scheduled property
Contract requirements change	Required policies	Reset limits to the new floor

Questions for my next policy review

Review check

Do not wait for renewal. Cutting back can leave you paying for protection you no longer need just as easily as new work can leave you underinsured.