



Virginia Board for Asbestos, Lead, and Home Inspectors

Guidance Document: Minimum Insurance Coverage Clarification for Certified Home Inspectors

Adopted November 6, 2014

I. Background

Home Inspectors are required to obtain general liability insurance as an entry requirement for certification. Subsection 9 of Regulation 18 VAC 15-40-30 states that “Applicants shall show evidence of having obtained general liability insurance with minimum limits of \$250,000.” Regulation 18 VAC 15-40-80.C requires the regulant at renewal to affirm that the insurance required by 18 VAC 15-40-30 continues to be in effect.

II. Issue

Upon review of recently received Certificates of Insurance from applicants for Certified Home Inspector, clarification was required to specify whether the \$250,000 minimum was a “per occurrence” or an “aggregate limit” amount. The regulations do not specify.

III. Interpretation

The Board determined at its November 6, 2014 meeting that the \$250,000 minimum coverage of general liability insurance required for applicants and regulants is a “per occurrence” minimum.