

School “our insurance covers you on skills day” vs written trainee-insurance / liability fork

Force a copy of **who is insured on skills day** before deposit when the pitch says the school’s insurance covers you. Invents no coverage amounts. Pairs who-books skills + skills-truck ownership. Independent — not FMCSA. **Not legal advice.**

- **Order:** insurance / liability writing → skills-day truck owner → this fork → deposit.
- Oral “we’re covered” ≠ a written insured party.

Insurance / liability blanks

- ☐ Pitch says school insurance covers you on skills day? ☐ Yes · phrase _____ ☐ No
- ☐ Written insured party on skills day: ☐ School ☐ Trainee ☐ Unclear — hold · doc _____
- ☐ Any coverage amount from *their* writing only? ☐ Yes · source _____ ☐ None — invent none
- ☐ Pitch matches written insured party? ☐ Yes ☐ No ☐ Unclear
- ☐ Pair [who books skills](#) · [skills-truck ownership](#)
- ☐ Decision: ☐ Proceed ☐ Hold money ☐ Walk · Notes: _____

Refuse if...

- School won’t put who is insured on skills day in writing before deposit.
- Coverage talk is oral only and the agreement is silent.