AERIAL ADVERTISING — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for aerial advertising operators. Priorities reflect typical exposure for this class; confirm against your actual services, contracts, and clients.

CORE **PREVALENT** **SITUATIONAL** — *Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Aircraft Liability**	Covers third-party injury and damage from banner and airship operations.	CORE
☐	**Aircraft Hull**	Covers the aircraft, often destroyed in pickup stall-spins.	CORE
☐	**Drone / UAS Liability**	Covers drone shows, which aviation and GL forms often exclude.	CORE
☐	**Workers' Compensation**	Covers pilots and ground crew beside low aircraft.	CORE
☐	**Umbrella / Excess Aviation Liability**	Adds limits for crowd injuries.	CORE
☐	**UAS Hull & Payload**	Covers drone fleets and LED payloads.	PREVALENT
☐	**General Liability**	Covers offices and ground premises only.	PREVALENT
☐	**Banner / Equipment Inland Marine**	Covers banners, LED rigs, and tow gear.	PREVALENT
☐	**Non-Owned Aircraft Liability**	Covers rented or customer-owned aircraft.	SITUATIONAL
☐	**Event Cancellation / Contractual Liability**	Covers cancelled shows and sponsor indemnities.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by aerial advertisers is drones. Operators who add drone shows to a banner business often assume the aircraft policy covers them, but most manned-aircraft and GL forms exclude unmanned aircraft or cap them. The Orlando show shows the stakes: a crowd injury plus a nationwide waiver suspension that stopped other contracted shows.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.