

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 amusement, theme, and water parks. Priorities reflect typical exposure; confirm against rides and attendance.

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
☐ General Liability (incl. Ride Operations)	Covers guest injuries on rides and attractions.	CORE
☐ Umbrella / Excess Liability	Adds limits — a 2022 ride death led to a \$310 million verdict.	CORE
☐ Commercial Property & Business Income	Covers rides, buildings, and lost revenue when attractions close.	CORE
☐ Equipment Breakdown	Covers ride machinery and control systems.	PREVALENT
☐ Liquor Liability	Needed if alcohol is sold.	SITUATIONAL
☐ Abuse & Molestation	Covers claims involving minors in the park.	PREVALENT
☐ Workers' Compensation	Covers ride operators and seasonal staff.	CORE

COMMON COVERAGE GAP FOR THIS CLASS
The most commonly missed gap for this class is excess limits. A single ride failure can produce verdicts far beyond primary limits — the 2022 Orlando drop-tower death led to a \$310 million award against the manufacturer after the owner settled. Parks should carry high umbrella limits, require manufacturers to insure and indemnify them, and never modify rides without approval.

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.