ASSAULT & BATTERY LIABILITY — POLICY FEATURE CHECKLIST

Pull out your current general liability, liquor, and umbrella policies and check the box next to each feature you can confirm they include — anything unchecked is worth a quick conversation with your advisor.

STANDARD | OFTEN LIMITED | IF NEEDED — *Standard: should be included · Often limited: frequently sublimited, excluded, or optional · If needed: depends on your operations*

	POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐	**Affirmative A&B Coverage**	Confirm the policy covers assault and battery rather than excluding it.	STANDARD
☐	**Negligent Security, Hiring & Supervision**	Many A&B exclusions also remove these claims — the ones plaintiffs usually plead.	STANDARD
☐	**Limit Adequacy**	A&B is often sublimited to a fraction of the policy limit; compare it to recent verdicts.	OFTEN LIMITED
☐	**Defense Outside the Limit**	When defense sits inside a small sublimit, legal fees can use it up.	OFTEN LIMITED
☐	**Acts by Employees**	Confirm assaults by bouncers, bartenders, and staff are covered.	OFTEN LIMITED
☐	**Acts by Security Contractors**	Confirm claims arising from a hired security company's staff are covered.	OFTEN LIMITED
☐	**Umbrella Follows Form**	Many umbrellas exclude A&B even when the primary policy covers it.	OFTEN LIMITED
☐	**Off-Premises / Parking Lot Incidents**	Confirm fights that spill into lots and sidewalks are covered.	IF NEEDED
☐	**Firearm / Weapons Exclusion**	Some policies exclude injuries involving firearms or armed guards.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The most commonly missed gap in this coverage is how far the exclusion reaches. Assault and battery exclusions often also remove claims that you failed to provide security or hired, trained, or supervised staff poorly — the theories plaintiffs plead after a fight or shooting. Courts read these exclusions broadly, and many umbrellas carry their own. Read the wording on both your primary and umbrella policies, and confirm the A&B limit is not a small sublimit with defense costs inside it.

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 Standard / Often Limited / If Needed labels describe general market patterns for this coverage — 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.