

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 bars, taverns, and pubs. Priorities reflect typical exposure; confirm against entertainment and security.

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
☐ Liquor Liability	Covers dram-shop claims from overserved or underage patrons — the core coverage.	CORE
☐ Assault & Battery	Covers fights and security force — often excluded from GL and liquor forms.	CORE
☐ Commercial General Liability	Covers patron injuries not tied to alcohol.	CORE
☐ Commercial Property & Business Income	Covers the bar and lost income after a fire.	CORE
☐ Umbrella / Excess Liability	Adds limits for a fatal drunk-driving crash.	PREVALENT
☐ Workers' Compensation	Required in most states; burns, cuts, and slips drive claims.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is assault and battery coverage. Fights and security force are among the most frequent bar claims, and many liquor and GL policies exclude or sublimit them — while a Texas jury returned \$60 million after a bar's guard struck a patron. Bars should confirm A&B coverage, screen and train security, and keep video of the door and bar.

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.