

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 mobile bartending and bartender staffing services. Priorities reflect typical exposure; confirm against who supplies the alcohol.

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 claims from serving intoxicated or underage guests — the core policy for this class.	CORE
☐ Commercial General Liability	Covers guest injuries and venue damage; venues require it.	CORE
☐ Hired & Non-Owned / Commercial Auto	Covers staff driving to events and mobile bar trailers.	PREVALENT
☐ Workers' Compensation	Required in most states for employees.	CORE
☐ Inland Marine / Equipment	Covers portable bars, trailers, and equipment.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is liquor liability that fits how the business actually works. Many mobile bartenders serve alcohol the client bought, and the client's host liquor coverage protects the client — not the bartending company. When guests leave events intoxicated, suits reach everyone who served. Bartending companies should carry their own liquor liability, certify every bartender, and use contracts that give bartenders the right to refuse service.

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.