

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 bed & breakfasts and small inns. Priorities reflect typical exposure; confirm against meals, alcohol, and owner occupancy.

COREPREVALENTSITUATIONAL

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

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Commercial Property & GL Written for B&B Use	Covers the home and guest injuries — a homeowners policy typically excludes paying guests.	CORE
☐ Business Income	Replaces lost room revenue after a covered loss.	CORE
☐ Innkeepers Liability	Covers guest property in the inn's care.	PREVALENT
☐ Products / Food Liability	Covers illness or allergic reactions from meals served.	PREVALENT
☐ Liquor Liability	Needed if alcohol is served.	SITUATIONAL
☐ Umbrella / Excess Liability	Adds limits for a serious fire or fall.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is insuring an inn on a homeowners policy. Homeowners forms usually exclude business use and paying guests, leaving the owner exposed for exactly the claims a B&B faces — falls on old stairs, fires in older homes, and food reactions. Owners should confirm the policy is written for B&B use, and keep interconnected alarms, posted escape routes, and allergen procedures in place.

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.