CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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BED & BREAKFAST — COVERAGE CHECKLIST

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.

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
☐	**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.