CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-BOARDING-CHK Rev. 09-2026

BOARDING & ROOMING HOUSE — 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 boarding houses, rooming houses, SROs, and co-living homes. Priorities reflect typical exposure; confirm against licensing and residents served.

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 (incl. Loss of Rents)**	Covers the building and lost rent after a fire or other covered loss.	CORE
☐	**Commercial General Liability**	Covers resident and visitor injuries — confirm rooming houses aren't excluded.	CORE
☐	**Assault & Battery**	Covers claims arising from fights and assaults between residents — often excluded.	PREVALENT
☐	**Umbrella / Excess Liability**	Adds limits for a fatal fire or serious assault.	PREVALENT
☐	**Ordinance or Law**	Pays added costs to bring converted buildings up to code after a loss.	PREVALENT
☐	**Professional / Social Services Liability**	Needed if the operator provides any supervision or care.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is fire in a building divided into many sleeping rooms. Owners of unlicensed or non-compliant rooming houses have faced criminal as well as civil liability — a D.C. landlord was convicted of second-degree murder in 2025 after a fatal fire. Many standard landlord policies also exclude rooming houses. Confirm the policy describes the actual use, and keep licensing, interconnected alarms, two exits per floor, and a ban on in-room cooking and heaters 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.