

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 bowling centers. Priorities reflect typical exposure; confirm against bar service and attractions.

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 General Liability	Covers guest injuries — confirm attractions and activities aren't excluded.	CORE
☐ Liquor Liability (incl. Assault & Battery)	Covers overservice and fights — confirm A&B isn't excluded.	CORE
☐ Commercial Property & Business Income (incl. Equipment Breakdown)	Covers attractions, build-out, and lost income.	CORE
☐ Equipment Breakdown	Covers pinsetters and lane machines.	PREVALENT
☐ Workers' Compensation	Required in most states for employees.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is liquor liability with assault and battery included. Bowling centers mix families, leagues, and bar service, and fights or overservice claims can fall outside a policy that excludes A&B. Centers should confirm liquor coverage includes A&B, train servers, and keep drinks off lane approaches.

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.