

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 boxing, kickboxing, and Muay Thai gyms, from fitness classes to sparring and competition. Priorities reflect typical exposure for this class; confirm against the gym's actual sparring and youth programs.

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 General Liability (with Combat Sports Endorsement)	Covers member and visitor injuries. Standard fitness policies commonly exclude full-contact sparring, so confirm sparring is named and covered.	CORE
☐ Professional Liability	Covers claims that coaching decisions — sparring pairings, letting someone spar after a hit to the head — caused injury.	CORE
☐ Participant Accident Medical	Pays members' medical bills regardless of fault; a sanctioning body's secondary accident coverage supplements but does not replace it.	CORE
☐ Abuse & Molestation	Needed for youth programs; many carriers will not quote a gym with minors without it.	CORE
☐ Workers' Compensation	Coaches take hits holding pads and sparring; required in most states with employees.	CORE
☐ Commercial Property / Business Personal Property	Covers the ring, bags, mats, and build-out.	PREVALENT
☐ Event / Competition Coverage	Needed when the gym hosts fights or smokers — usually excluded from the gym's everyday policy.	SITUATIONAL
☐ Umbrella / Excess Liability	Extends limits above GL; a brain injury claim can be severe.	SITUATIONAL
☐ Employment Practices Liability	Covers claims by coaches and staff.	SITUATIONAL
☐ Cyber / Privacy Liability	Covers member records and billing data.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most likely to hurt a boxing or kickboxing gym is a sparring exclusion. Many fitness and gym policies exclude full-contact sparring and competition, and describing a sparring gym as "fitness boxing" on the application can leave head-injury claims uncovered. A wrongful death suit after a teenage boxer died from a sparring brain injury focused on the gym's lack of concussion policies. Confirm sparring is described and covered, add professional liability for coaching decisions, and carry abuse coverage for any youth program.

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.