

Pull out your current business accident policy (travel accident, AD&D, assault, participant, volunteer, or occupational accident) and check the box next to each feature you can confirm it includes — anything unchecked is worth a quick conversation with your advisor.

STANDARD

OFTEN LIMITED

IF NEEDED

— Standard: should be included · Often limited: frequently sublimited, excluded, or optional · If needed: depends on your operations

POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐ Benefit Amounts by Class	Each group (owners, employees, family, volunteers, participants) has the AD&D amount you intend.	STANDARD
☐ Aggregate Limit per Accident	The total paid for one accident is enough if many insured people are hurt together.	STANDARD
☐ Aircraft Coverage	Charter and company-owned or leased aircraft are covered — many policies exclude them.	STANDARD
☐ Accident Medical (Primary or Excess)	Medical pays first or after personal health insurance — as you intend.	OFTEN LIMITED
☐ War, Terrorism & High-Risk Countries	Travel to dangerous destinations isn't excluded, or an extension is added.	OFTEN LIMITED
☐ Out-of-Country Medical & Evacuation	Sickness abroad, medical and security evacuation, and return home are covered.	OFTEN LIMITED
☐ Disability, Paralysis & Coma Benefits	Income and lump-sum benefits apply beyond death and dismemberment.	OFTEN LIMITED
☐ Felonious Assault Benefits	Employees assaulted at work get benefits on top of workers' comp.	IF NEEDED
☐ Hospital Cash, Counseling & COBRA	Daily hospital, therapy, and premium benefits are included where wanted.	IF NEEDED
☐ 24-Hour vs. Business-Only Cover	Each class is covered around the clock or only on business, as intended.	IF NEEDED
☐ Occupational Accident & Contingent Liability	Contractors have injury benefits, and the business is defended if one claims to be an employee.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The most commonly missed gap in this coverage is the aggregate limit. Every accident policy caps what it pays for one accident across all insured people — one university policy pays up to \$2 million per person but \$10 million in all. A single crash at a company retreat or on a team flight can exhaust it. Businesses should size the aggregate to the most people who travel or gather together and confirm charter aircraft are covered.

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 Standard / Often Limited / If Needed labels describe general market patterns for this coverage — 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.