

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 casinos and card rooms. Priorities reflect typical exposure; confirm against property and operations.

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
☐ Cyber Liability (incl. Business Interruption)	Covers ransomware and system outages — casino attacks have shut down operations.	CORE
☐ Crime / Cage Coverage	Covers cash in the cage, count room, and vault, and employee dishonesty.	CORE
☐ General Liability	Covers guest injuries and security incidents.	CORE
☐ Liquor Liability	Covers claims from serving alcohol.	CORE
☐ Commercial Property & Business Income	Covers the property and lost gaming revenue.	CORE
☐ Directors & Officers	Covers regulatory investigations and shareholder claims — fines themselves are not covered.	PREVALENT
☐ Umbrella / Excess Liability	Adds limits above general and liquor liability.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is cyber business interruption. The 2023 casino attacks showed a single social-engineering call can shut down slots, hotel systems, and payments for days. Casinos should carry cyber coverage with business interruption sized to daily gaming revenue, and require identity checks before any password or MFA reset.

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.