

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 touring and resident circuses, big-top shows, and circus schools. Priorities reflect typical exposure; confirm against acts, animals, and route.

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 audience injuries — confirm aerial, fire, animal, and specialty acts aren't excluded.	CORE
☐ Workers' Compensation / Occupational Accident	Covers injured performers and crew — the largest exposure for most circuses; confirm coverage in every state on the route.	CORE
☐ Umbrella / Excess Liability	Adds limits for a tent, seating, or rigging failure injuring many people at once.	CORE
☐ Commercial Auto	Covers show trucks, buses, and trailers on tour.	CORE
☐ Inland Marine / Equipment Floater	Covers the tent, rigging, props, and seating in transit and on the lot.	PREVALENT
☐ Animal Mortality & Animal Liability	Needed if the show includes animals — GL often excludes animal-caused injuries.	SITUATIONAL
☐ Abuse & Molestation	Needed for youth circuses, circus schools, and shows with minor performers.	SITUATIONAL
☐ Event Cancellation	Covers lost ticket revenue when weather, venue problems, or an injured headliner cancels shows.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is injured performers. In 2014, eight Ringling Bros. aerialists fell when an improperly loaded carabiner failed, leaving two with spinal cord injuries — and touring performers work across many states, where workers' comp rules differ and some policies exclude or restrict aerial work. Circuses should confirm performer injuries are covered in every state on the route, have every rig engineered and inspected at each setup, and carry umbrella limits for a failure that injures many people at once.

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.