CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-CIRCUS-CHK Rev. 09-2026

CIRCUS — COVERAGE CHECKLIST

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.