

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 climbing gyms. Priorities reflect typical exposure; confirm against auto-belays, youth teams, and outdoor trips.

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
☐ General & Professional Liability	Covers climber falls and instruction claims.	CORE
☐ Abuse & Molestation	Needed for youth teams and programs.	PREVALENT
☐ Umbrella / Excess Liability	Adds limits for a catastrophic injury to a child.	PREVALENT
☐ Commercial Property & Business Income (incl. Equipment Breakdown)	Covers attractions, build-out, and lost income.	CORE
☐ Workers' Compensation	Required in most states for employees.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is the unclipped auto-belay. Climbers who forget to clip in can fall the full height of the wall, and belay errors cause similar falls. Gyms should install gates that block auto-belay lanes until a climber clips in, test every belayer, and confirm outdoor trips and youth programs are included in their coverage.

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.