COMMUNITY CENTER COVERAGE SELF-REVIEW CHECKLIST

How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A GENERAL LIABILITY & PROPERTY

- ☐ **General liability** for injuries (including slip-and-fall), with limits matching my foot traffic.
- ☐ **Property** for the building, equipment, and contents at accurate replacement value.

B YOUTH PROGRAMS → ABUSE & MOLESTATION

- ☐ If any program serves minors, **abuse & molestation** coverage is in place with its own limit.
- ☐ Background checks, a two-adult rule, and training are documented.
- ☐ I know whether defense costs are inside or outside that limit.

C RENTALS & OUTSIDE GROUPS

- ☐ My policy **allows** renting space to outside groups.
- ☐ I require **certificates of insurance** and being named **additional insured**.

D BOARD & GOVERNANCE (IF NONPROFIT)

- ☐ **Directors & officers** coverage protects the board and officers.
- ☐ **Employment practices** coverage if I have staff.

E EVENTS, FOOD & ALCOHOL

- ☐ Special events are **disclosed** and covered.
- ☐ Any alcohol served has **liquor liability** (general liability does not cover it).
- ☐ Volunteer and participant accident coverage is considered.

F PEOPLE, LIMITS & REVIEW

- ☐ **Workers comp** for staff as required.
- ☐ Limits and **umbrella** reflect the full range of activities.
- ☐ Program reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Does my policy cover every activity in the building — or are some silently excluded?"
- "If we serve minors, is abuse & molestation covered with a real limit?"
- "Does my policy allow room rentals, and am I requiring certificates and additional-insured status?"
- "If we're a nonprofit, is my board protected by D&O?"
- "If alcohol is ever served, do I have liquor liability?"

H 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. 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.