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COWORKING SPACE — 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 coworking and flexible-office operators. Priorities reflect typical exposure; confirm against services, alcohol, and lease terms.

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 member and guest injuries, including at events.	CORE
☐	**Liquor Liability**	Needed if alcohol is served or provided — GL typically excludes it.	SITUATIONAL
☐	**Cyber Liability**	Covers breaches of the shared network and member data.	CORE
☐	**Employment Practices Liability (incl. Third-Party)**	Covers harassment claims involving staff and members.	PREVALENT
☐	**Commercial Property & Business Income**	Covers improvements, furniture, and equipment, plus lost income after a covered loss.	CORE
☐	**Bailee / Member Property Coverage**	Covers members' property and mail in the operator's care.	SITUATIONAL
☐	**Crime**	Covers employee theft and fraud.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for problems between members. Employment attorneys warn that coworking combines anonymous users, few conduct rules, and free-flowing alcohol — the conditions behind harassment, assault, and theft claims — and operators must act when members complain. Operators serving alcohol need liquor liability, and EPL with third-party coverage addresses harassment. The shared network needs cyber coverage, and master-lease insurance requirements should be checked against every policy.