

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.

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.