

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 CrossFit affiliates and high-intensity training studios. Priorities reflect typical exposure; confirm against hosted events.

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    |
|----------------------------------------------------------------|------------------------------------------------------------------------------------------------------|-------------|
| <input type="checkbox"/> General & Professional Liability      | Covers member injuries on premises and claims over instruction — many fitness policies combine both. | CORE        |
| <input type="checkbox"/> Special Event / Competition Coverage  | Covers hosted competitions — often excluded from the box's regular policy.                           | SITUATIONAL |
| <input type="checkbox"/> Participant Accident                  | Pays athletes' medical bills regardless of fault.                                                    | PREVALENT   |
| <input type="checkbox"/> Commercial Property & Business Income | Covers equipment, build-out, and lost income.                                                        | CORE        |
| <input type="checkbox"/> Workers' Compensation                 | Required in most states for employees.                                                               | CORE        |

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for hosted competitions. When a box runs an event — especially with water, outdoor, or endurance segments — its regular policy may not respond. The 2024 CrossFit Games drowning showed how fast an event can go wrong without a real safety plan. Boxes should confirm event coverage, staff water events with lifeguards and headcounts, and train coaches to spot rhabdomyolysis.

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.