CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-CROSSFIT-CHK Rev. 09-2026

CROSSFIT & FUNCTIONAL FITNESS — 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 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
☐	**General & Professional Liability**	Covers member injuries on premises and claims over instruction — many fitness policies combine both.	CORE
☐	**Special Event / Competition Coverage**	Covers hosted competitions — often excluded from the box's regular policy.	SITUATIONAL
☐	**Participant Accident**	Pays athletes' medical bills regardless of fault.	PREVALENT
☐	**Commercial Property & Business Income**	Covers equipment, 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 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.