

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 mobile and club DJs and event entertainment companies. Priorities reflect typical exposure for this class; confirm against the business's actual events, effects, and equipment.

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 guest injuries (cables, falling speakers) and damage to venues. Most venues require at least \$1M and additional insured status.	CORE
☐ Equipment / Inland Marine	Covers gear stolen from a vehicle, dropped, or damaged at a gig or in transit — the most common DJ claim.	CORE
☐ Special Effects Coverage	Confirms GL is not limited or excluded for lasers, cold spark, fog, confetti, or pyrotechnics.	SITUATIONAL
☐ Professional Liability (E&O)	Covers claims that the DJ failed to perform, missed key moments, or breached the contract.	PREVALENT
☐ Commercial Auto / Hired & Non-Owned	Covers vans, trucks, and trailers used to haul gear, and personal cars used for business.	PREVALENT
☐ Media / Music Liability	Covers copyright and advertising claims from mixes, livestreams, and posted event videos.	SITUATIONAL
☐ Abuse & Molestation	Relevant for school dances and children's events.	SITUATIONAL
☐ Workers' Compensation	Required in most states with employees; lifting and loading injuries are common.	SITUATIONAL
☐ Umbrella / Excess Liability	Adds limits when venues or festivals require more than \$1M.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is special effects. Many DJ policies are written for music and a sound system, yet lasers, cold spark machines, haze, low fog, and confetti cannons add fire, eye-injury, and venue-damage exposure that some policies limit or exclude. Entertainment lasers above 5 mW also require an FDA variance, and a claim involving a non-compliant laser is hard to defend. The second gap is equipment: gear stolen from a vehicle or damaged in transit is the most frequent DJ claim, and it is covered only if equipment coverage is on the policy and the theft is reported to police.

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.