CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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DJ BUSINESS — 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 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.