CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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DANCE STUDIO — 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 dance studios. Priorities reflect typical exposure; confirm against acro/aerial, recitals, and travel.

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 student injuries and instruction claims.	CORE
☐	**Abuse & Molestation**	Covers abuse allegations involving minors — frequently excluded or sublimited; confirm the limit.	CORE
☐	**Special Event Coverage**	Covers recitals at rented venues — often required by the venue.	PREVALENT
☐	**Participant Accident**	Pays participants' medical bills regardless of fault, reducing lawsuits.	PREVALENT
☐	**Workers' Compensation**	Required in most states for employees.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is abuse coverage for private lessons and travel. Dance studios teach mostly minors, often one-on-one and with costume changes and overnight competition travel — settings where allegations arise and where many policies exclude or sublimit abuse claims. Studios should confirm A&M coverage, keep private lessons visible, and set written travel and dressing-room rules.

IMPORTANT — PLEASE READ