

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

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.