ENRICHMENT PROGRAM — 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 after-school, weekend, and school-break enrichment programs for children. Priorities reflect typical exposure for this class; confirm against your actual programs and contracts.

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 Liability**	Covers injuries to children and parents during classes; schools require it before you step on campus.	CORE
☐	**Abuse & Molestation Liability**	Covers claims of abuse by staff, instructors, or volunteers. Districts often require $1M to $5M, separate from GL.	CORE
☐	**Workers' Compensation**	Covers employee instructors and staff; school contracts often require a waiver of subrogation.	CORE
☐	**Participant Accident Medical**	Pays children's medical bills after an injury regardless of fault, which can head off lawsuits.	PREVALENT
☐	**Umbrella / Excess Liability**	Adds limits when a school contract requires $2M or more.	PREVALENT
☐	**Hired & Non-Owned Auto**	Covers staff driving their own cars to school sites or with supplies.	PREVALENT
☐	**Professional Liability (E&O)**	Covers claims that instruction or curriculum caused a financial or educational loss.	SITUATIONAL
☐	**Cyber / Privacy Liability**	Needed for online classes or enrollment data on children under 13.	SITUATIONAL
☐	**Inland Marine / Equipment**	Covers robotics kits, instruments, and supplies carried between sites.	SITUATIONAL
☐	**Commercial Auto**	Needed if the program owns vans or drives children.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by enrichment programs is abuse and molestation coverage at the limit schools require. Many GL policies exclude abuse or give it a small sublimit, while districts may ask $1 million to $5 million for programs with student contact. 1099 instructors often have no coverage of their own. Carry a dedicated abuse limit that matches your largest school contract, and confirm it covers contract instructors and volunteers.

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.