CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-ENTERTAIN-CHK Rev. 09-2026

ENTERTAINER 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 magicians, clowns, face painters, balloon artists, costumed characters, and similar performers. Priorities reflect typical exposure for this class; confirm against the acts performed and the audiences served.

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 audience injuries and venue damage. Many venues and schools require it with additional insured status.	CORE
☐	**Abuse & Molestation**	Covers allegations involving children or vulnerable adults — most GL policies exclude it.	CORE
☐	**Products Liability**	Covers reactions to face paint, glitter, or giveaways, and choking claims from balloons or candy.	PREVALENT
☐	**Fire / Stunt Performance Coverage**	Confirms GL is not excluded for fire, aerial, or stunt acts — many policies exclude them.	SITUATIONAL
☐	**Equipment / Inland Marine**	Covers costumes, props, and equipment in transit and at events.	PREVALENT
☐	**Professional Liability (E&O)**	Covers missed performances and breach of contract claims.	SITUATIONAL
☐	**Hired & Non-Owned Auto**	Covers driving to gigs in personal vehicles for business.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states with employees.	SITUATIONAL
☐	**Animal Liability**	Needed for acts with live animals, which GL may exclude.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed coverage for this class is abuse and molestation. Most entertainers in this category work close to children — at birthday parties, in schools, sometimes in costumes that hide their identity — and most general liability policies exclude these allegations entirely. A single accusation, true or not, can end a business without defense coverage. Fire, aerial, and stunt acts are the second gap: many entertainer policies exclude them, while fire marshals and venues increasingly require proof of coverage and a permit.

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.