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

ESCAPE ROOM — 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 escape rooms. Priorities reflect typical exposure; confirm against locked rooms and effects.

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 and participant injuries — confirm the activity isn't excluded.	CORE
☐	**Umbrella / Excess Liability**	Adds limits above primary coverage.	PREVALENT
☐	**Commercial Property & Business Income**	Covers the facility and lost income after a loss.	CORE
☐	**Workers' Compensation**	Required in most states for employees.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is locking guests in. In 2019, five teenagers died locked in an escape room in Poland when a fire broke out next door and there was no emergency exit. U.S. fire codes require free egress from assembly spaces. Venues should make sure every room opens without a key at all times, have locks release on alarm or power loss, get fire-marshal approval, and carry umbrella limits.

IMPORTANT — PLEASE READ