

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

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.