CORY WASHINGTON & CO.
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PARTY / EVENT PROMOTER — 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 party, nightlife, concert, and festival promoters working at venues they do not own. Priorities reflect typical exposure for this class; confirm against your actual operations.

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 (Promoter / Event)**	Covers attendee injuries at events you promote, even at venues you don't own.	CORE
☐	**Assault & Battery — Full Limits**	Fights and shootings drive the most severe promoter claims, and many policies exclude or sublimit them.	CORE
☐	**Liquor Liability**	Covers alcohol-related claims; venues expect it, and it's essential if you sell under your own permit.	CORE
☐	**Umbrella / Excess Liability**	Crowd crush and shooting verdicts have reached tens of millions of dollars.	CORE
☐	**Event Cancellation / Non-Appearance**	Pays lost costs when weather, venue loss, or a headliner no-show cancels an event; poor ticket sales are not covered.	PREVALENT
☐	**Workers' Compensation**	Covers employees working doors, setup, and the floor.	PREVALENT
☐	**Hired & Non-Owned Auto**	Covers staff and street teams driving for the business.	PREVALENT
☐	**Media / Advertising Liability**	Covers claims over flyers, music, and artist images used in promotion.	SITUATIONAL
☐	**Equipment / Inland Marine**	Covers sound, lighting, and décor you own or rent.	SITUATIONAL
☐	**Attendee Accident Medical**	Pays small medical bills regardless of fault and can head off lawsuits.	SITUATIONAL
☐	**Employment Practices Liability**	Covers claims from staff, hosts, and promoters you hire.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by promoters is assault and battery coverage that disappears when outside security is involved. Many nightlife policies exclude or sublimit assault and battery, and in Clear Blue v. TFS NY a federal court held that a "contracted security" exclusion meant the insurer owed no defense because the club's outside security company was involved. Promoters almost always hire outside security. Confirm assault and battery is at full limits, check for a contracted-security exclusion, and require your security company to name you as an additional insured.

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.

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.