CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

EVENT & WEDDING PLANNER — 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 wedding planners, event planners, and coordinators. Priorities reflect typical exposure; confirm against event types and whether client funds are handled.

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
☐	**Professional Liability (E&O)**	Covers claims that planning errors or vendor failures ruined an event or cost the client money.	CORE
☐	**Commercial General Liability**	Covers guest injuries and venue damage tied to the planner's work; venues usually require it.	CORE
☐	**Host Liquor Liability**	Covers alcohol-related claims at events the planner runs — often missing from GL.	PREVALENT
☐	**Crime / Client Funds**	Covers employee theft of deposits and vendor payments.	SITUATIONAL
☐	**Hired & Non-Owned Auto**	Covers planners driving to events or transporting guests.	PREVALENT
☐	**Cyber Liability**	Covers client payment details and guest data.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is professional liability. General liability covers injuries, not the claims planners most often face: a vendor no-show, a missed date, or deposits that can't be recovered. Planners who handle client money should also keep it in a separate account. At large events, organizers are sued alongside venues — more than 4,000 people sued after the 2021 Astroworld crowd crush — so security, crowd, and alcohol plans matter as much as the policy.

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.