

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 banquet halls, event centers, and multi-use venues. Priorities reflect typical exposure; confirm against event types and alcohol service.

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 injuries — confirm no exclusions for assault, crowd events, or concerts.	CORE
☐ Liquor Liability	Covers claims from alcohol the venue sells or serves.	CORE
☐ Umbrella / Excess Liability	Adds limits for a crowd crush, fire, or shooting.	CORE
☐ Commercial Property & Business Income	Covers the building and lost income after a closure.	CORE
☐ Assault & Battery Coverage	Confirms fights and violence at events aren't excluded.	PREVALENT
☐ Workers' Compensation	Required in most states; event staff injuries are common.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is the crowd. Venues are named whenever a crowd event goes wrong — the 2021 Astroworld crush led to more than 4,000 plaintiffs, including suits against venue operators and their contractors. Many GL policies exclude assault or limit coverage for concerts and public events, and outside promoters may bring events the venue never vetted. Venues should cap attendance, require renters' insurance, and carry umbrella limits sized to their largest event.

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.