CORY WASHINGTON & CO.
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EXPOSITION & EVENT SERVICES CONTRACTOR — 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 general service contractors, EACs, exhibit builders, and I&D firms. 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**	Covers attendees and other contractors' workers injured by your forklifts, rigging, and booths.	CORE
☐	**Workers' Compensation (All Show States)**	Covers your crews and union-hall labor in every state where you work shows.	CORE
☐	**Warehouse Legal Liability / Bailee**	Covers exhibitors' freight and booths in your warehouses and on the floor.	CORE
☐	**Commercial Auto / Motor Truck Cargo**	Covers trucks hauling freight to and from venues.	CORE
☐	**Umbrella / Excess Liability**	Show management and venues often require high limits.	CORE
☐	**Inland Marine / Contractors Equipment**	Covers forklifts, lifts, carpet, furniture, and rigging gear.	PREVALENT
☐	**Contractors Professional Liability**	Covers design and engineering errors in booths you design and build.	PREVALENT
☐	**Employment Practices Liability**	Union, jurisdiction, and harassment claims arise across large crews.	PREVALENT
☐	**Property (Warehouses & Fabrication Shop)**	Covers your buildings, inventory, and shop equipment.	PREVALENT
☐	**Cyber Liability**	Covers exhibitor ordering and payment portals.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by exposition contractors is exhibitors' property in your care. A general liability policy excludes property in your care, custody, or control, yet you hold millions of dollars of booths and freight at advance warehouses and on the floor. Carry warehouse legal liability or bailee coverage sized to your peak, and make sure your contracts state the limit of your liability for exhibitor property.

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.