How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A PROFESSIONAL LIABILITY — TRAINERS & PROGRAMS

- ☐ Professional liability covers trainers, instructors, and coaching guidance (not just GL).
- ☐ Coverage extends to classes, programs, and any nutrition / wellness advice I offer.
- ☐ Limit reflects the size of my training operation.

B GENERAL LIABILITY, PARTICIPANTS & WAIVERS

- ☐ **General liability** for member and guest injuries.
- ☐ Member waivers are current, state-compliant, and reviewed by counsel.
- ☐ I understand a waiver is a first line of defense, not a substitute for coverage.

C PREMISES, EQUIPMENT & EMERGENCY READINESS

- ☐ Equipment is maintained and hazards addressed.
- ☐ An **AED** is on-site and an emergency response plan is documented.
- ☐ 24-hour / keyfob (unstaffed) access exposure is disclosed and addressed.

D PROPERTY & PEOPLE

- ☐ Equipment and buildout insured at replacement cost.
- ☐ **Workers comp** for staff.

E MINORS & SPECIAL PROGRAMS

- ☐ If I train minors or run youth programs, **abuse & molestation** coverage is in place with its own limit.
- ☐ Background checks on staff working with minors.

F LIMITS & REVIEW

- ☐ **Umbrella** above primary limits.
- ☐ Program reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Do I have professional liability for my trainers and programs, or only general liability?"
- "Is my waiver current and enforceable in my state?"
- "Is my GL limit sized to back up the waiver when it doesn't hold?"
- "Do I have an AED and a documented emergency plan?"
- "If I train minors, is abuse & molestation covered with its own limit?"

H 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. 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.