CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

GYMNASTICS & CHEER GYM — 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 gymnastics and cheer gyms. Priorities reflect typical exposure; confirm against pits, open gym, and travel.

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 & Professional Liability**	Covers athlete injuries and coaching claims.	CORE
☐	**Abuse & Molestation**	Covers abuse allegations involving minors — frequently excluded or sublimited; confirm the limit.	CORE
☐	**Participant Accident**	Pays participants' medical bills regardless of fault, reducing lawsuits.	PREVALENT
☐	**Umbrella / Excess Liability**	Adds limits for a child's death or catastrophic injury.	PREVALENT
☐	**Workers' Compensation**	Required in most states for employees.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is abuse and molestation coverage with adequate limits. USA Gymnastics paid $380 million to Nassar survivors, and many policies exclude or cap abuse claims at low sublimits. Spinal injuries from pits and tumbling are the other severe risk. Gyms should confirm A&M limits, meet their governing body's SafeSport rules, and teach skills through written progressions.