

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.

COREPREVALENTSITUATIONAL

— 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.

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.