

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 haunted houses, haunted trails, corn mazes, hayrides, and seasonal attractions. Priorities reflect typical exposure for this class; confirm against the attraction's 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
☐ Commercial General Liability	Covers guests hurt by falls in the dark, crowd crush, hayride accidents, and fires. Confirm it names haunted attractions and does not exclude participants.	CORE
☐ Assault & Battery / Abuse Coverage	Actors work in the dark in close contact with guests, including minors; claims of inappropriate contact are commonly excluded from GL.	CORE
☐ Workers' Compensation	Actors and staff are injured by falls, props, and guests who lash out when scared.	CORE
☐ Liquor Liability	Needed if alcohol is sold or allowed on site — intoxicated guests in a dark, crowded attraction raise severity.	PREVALENT
☐ Commercial Property / Inland Marine	Covers sets, props, animatronics, and lighting — often stored off-season or moved between sites.	PREVALENT
☐ Umbrella / Excess Liability	Extends limits above GL; a fire or crowd event can injure many guests at once.	PREVALENT
☐ Participant Accident Medical	Pays guests' medical bills regardless of fault — useful for minor injuries in a high-volume season.	PREVALENT
☐ Business Income / Event Cancellation	Replaces revenue if fire, weather, or a closure order shuts the attraction during a short season.	PREVALENT
☐ Hired & Non-Owned Auto	Responds when staff use personal vehicles for attraction business.	SITUATIONAL
☐ Volunteer Accident	Needed for charity haunts that rely on volunteer actors.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most likely to surprise a haunted attraction is an assault and battery or abuse exclusion. A California court held that being frightened and falling while running is an inherent risk of a haunted attraction — but suits alleging an actor broke a guest's teeth, or touched guests without consent, are a different exposure that GL often excludes. Contact or extreme haunts should confirm coverage in writing and use specific consent waivers. All attractions should confirm the policy describes the attraction and is in force for the full season, including setup and teardown.

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.