

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 homeless and emergency shelters, including overnight, 24-hour, seasonal, family, youth, and domestic violence shelters. Priorities reflect typical exposure for this class; confirm against the shelter's actual sites and populations.

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 guest, visitor, and neighbor injuries on premises — falls, fires, and property damage — at every owned, leased, or hosted site.	CORE
☐ Abuse & Molestation Liability	Many GL policies for this class exclude abuse and the related negligent hiring and supervision claims (e.g., ISO CG 21 46). Shelters serving youth, families, and survivors need a dedicated limit.	CORE
☐ Human / Social Services Professional Liability	Covers claims arising from intake, case management, referral, and supervision decisions — specialty markets for this class typically require it alongside GL.	CORE
☐ Workers' Compensation	Shelter staff face guest assaults, needle-sticks, and infectious disease exposure; assaults on shelter workers have risen sharply in recent studies.	CORE
☐ Commercial Property	Covers buildings, beds, and kitchen equipment. Federal grant rules (2 CFR 200.310) require federally funded property to be insured at least as well as the shelter's own.	CORE
☐ Communicable Disease Coverage Confirmation	Congregate sleeping creates TB, respiratory illness, and scabies exposure. Many GL policies add a communicable disease exclusion — confirm whether it applies.	PREVALENT
☐ Fair Housing / Discrimination Liability	Shelters have faced federal actions over service animals, pregnancy rules, and accessibility. These are not bodily injury or property damage claims and fall outside GL.	PREVALENT
☐ Directors & Officers	Protects the board and officers from claims over governance, grant compliance, and management decisions.	PREVALENT
☐ Employment Practices Liability	Covers harassment, discrimination, and wrongful termination claims in a high-turnover, high-stress workforce.	PREVALENT
☐ Hired & Non-Owned / Commercial Auto	Responds when staff or volunteers transport guests or do street outreach in personal or agency vehicles.	PREVALENT
☐ Cyber / Privacy Liability	Covers breach of guest records in HMIS and case files; survivor-identifying data carries heightened federal confidentiality duties.	PREVALENT
☐ Umbrella / Excess Liability	Extends limits above GL, auto, and employers liability; overdose and assault suits against shelter operators have sought eight-figure damages.	PREVALENT
☐ Crime / Fidelity	Covers employee theft of grant funds, donations, or guest money held as representative payee.	SITUATIONAL
☐ Volunteer Accident	Pays medical costs for volunteers injured while serving, who are generally not covered by workers' compensation.	SITUATIONAL
☐ Host / Space-Use Agreement Liability	When the shelter operates in a congregation's or city's building, the use agreement usually requires additional insured status and indemnity — confirm GL contractual liability responds.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap that most often surprises shelter operators is the communicable disease exclusion. Congregate sleeping rooms are a documented setting for tuberculosis and other outbreaks — CDC guidance calls for periodic TB testing of shelter staff and minimum outside-air ventilation for exactly this reason — yet many general liability policies now exclude claims arising from transmission of disease. Confirm whether the policy carries that exclusion. Shelters serving youth, families, or survivors should also confirm a dedicated Abuse & Molestation limit, since that exposure is commonly excluded from GL as well.

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.