

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 resorts and mixed-use hospitality properties. Priorities reflect typical exposure; confirm against every operation on site.

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 injuries across all operations — confirm no activity or amenity exclusions.	CORE
☐ Liquor Liability	Covers every outlet that serves alcohol.	CORE
☐ Abuse & Molestation / Human Trafficking Coverage	Covers lodging-related trafficking and misconduct claims.	CORE
☐ Umbrella / Excess Liability	Adds limits sized for a multi-operation property.	CORE
☐ Commercial Property & Business Income	Covers all buildings and lost revenue from every operation.	CORE
☐ Professional Liability (Spa)	Covers spa treatment injuries — excluded from GL.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage that falls between operations. A resort's rooms, bars, spa, pools, and events each have their own severity drivers, and each policy may assume another covers the overlap — especially for third-party concessionaires. Properties should inventory every operation, confirm which policy responds to each, and require concessionaires to carry insurance naming the property.

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.