HOSPITALITY COVERAGE SELF-REVIEW CHECKLIST

How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A GENERAL LIABILITY & GUEST SAFETY

- ☐ **General liability** for guest injuries, pools, and amenities, with limits matching occupancy.
- ☐ **Assault & battery** / guest-security exposure reviewed (may be sublimited or excluded).

B LIQUOR LIABILITY

- ☐ **Liquor liability** for any bar, event, or alcohol service (separate from GL).

C PROPERTY & BUSINESS INCOME

- ☐ **Property** at replacement cost.
- ☐ **Business income** for revenue lost when rooms/facilities are down.

D CYBER & PAYMENTS

- ☐ **Cyber** coverage for guest data and payment processing / breach response.

E PEOPLE & AUTO

- ☐ **Workers comp** (housekeeping and kitchen are high-injury).
- ☐ **Auto** for shuttles; **garagekeepers** for valet.

F LIMITS & REVIEW

- ☐ **Umbrella**; reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Is assault & battery sublimited or excluded on my GL?"
- "Do I have liquor liability for every place we serve alcohol?"
- "Does business income cover a full or partial closure?"
- "Do I have cyber coverage for guest data and card payments?"
- "If we offer valet, do I have garagekeepers?"

H 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. 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.