CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-HOSTEL-CHK Rev. 09-2026

HOSTEL — COVERAGE CHECKLIST

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 hostels with shared dormitories. Priorities reflect typical exposure; confirm against bars, events, and staffing.

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 — confirm dormitory lodging isn't excluded.	CORE
☐	**Assault & Battery**	Covers guest-on-guest assault claims — often excluded.	CORE
☐	**Innkeepers / Guest Property**	Covers guests' belongings, including locker theft.	PREVALENT
☐	**Liquor Liability**	Needed if the hostel sells alcohol or runs pub crawls.	SITUATIONAL
☐	**Commercial Property & Business Income**	Covers the building and lost bed revenue.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is assault coverage for shared sleeping rooms. Strangers share dorms, and guest-on-guest theft and assault are recurring claims that many GL policies exclude. Fire in buildings divided into many sleeping rooms is the severe risk. Hostels should confirm assault coverage, provide lockers and key-card access, staff the building around the clock, and keep sprinklers and exits to code.

IMPORTANT — PLEASE READ