

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

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.