

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 hotels, motels, and extended-stay properties. Priorities reflect typical exposure; confirm against rate structure and security.

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 no exclusions for human trafficking, assault, or sexual misconduct.	CORE
☐ Abuse & Molestation / Human Trafficking Coverage	Covers TVPRA and misconduct claims, increasingly excluded or sublimited.	CORE
☐ Umbrella / Excess Liability	Adds limits for trafficking verdicts and serious injuries.	CORE
☐ Commercial Property & Business Income	Covers the building and lost room revenue after a loss.	CORE
☐ Innkeepers Liability	Covers guest property in the hotel's care.	PREVALENT
☐ Liquor Liability	Needed if the property sells alcohol.	SITUATIONAL
☐ Employment Practices Liability	Covers claims from a large hourly workforce.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for human trafficking claims. Hospitality businesses faced nearly 200 federal trafficking suits in 2025, and the first jury verdict against a hotel reached \$40 million. Many policies now exclude or sublimit these claims, and franchise agreements don't shield owners. Properties should confirm how their GL and umbrella treat trafficking and abuse claims, train every staff member to spot red flags, and require ID at registration.

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.