CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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LIMO & CHARTER BUS — 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 limousine, party bus, and charter operators. Priorities reflect typical exposure; confirm against fleet types and seating.

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 Auto Liability**	Covers crashes — federal minimums rise with seating capacity; confirm limits fit the largest vehicle.	CORE
☐	**Umbrella / Excess Liability**	Adds limits for a full-load crash.	CORE
☐	**Auto Physical Damage**	Covers the fleet, including modified and stretched vehicles.	PREVALENT
☐	**Liquor Liability**	Needed if alcohol is allowed on board — auto and GL may not respond.	SITUATIONAL
☐	**Hired & Non-Owned Auto**	Covers farmed-out trips and rented vehicles.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is maintenance and inspection accountability. In the 2018 Schoharie crash, a stretch limo that had failed two state inspections lost its brakes and 20 people died; the operator is serving 5 to 15 years for manslaughter. Carriers look closely at inspection history and vehicle age. Operators should ground any vehicle that fails inspection until it's repaired, keep brake records, and size liability limits to their largest full load.

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.