

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 martial arts schools. Priorities reflect typical exposure; confirm against sparring, after-school programs, and events.

COREPREVALENTSITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ General & Professional Liability	Covers sparring and training injuries — confirm contact sports aren't excluded.	CORE
☐ Abuse & Molestation	Covers abuse allegations involving minors — frequently excluded or sublimited; confirm the limit.	CORE
☐ Commercial Auto / Hired & Non-Owned	Covers after-school pickup vans.	SITUATIONAL
☐ Participant Accident	Pays participants' medical bills regardless of fault, reducing lawsuits.	PREVALENT
☐ Workers' Compensation	Required in most states for employees.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for contact training and after-school transport. Some general liability forms exclude sparring or combat sports, and after-school programs that pick children up in vans need commercial auto. Studios should confirm contact training is covered, remove students with suspected concussions until cleared, and insure every pickup vehicle properly.

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.