CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

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

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
☐	**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.