CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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MUSIC 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 recording, rehearsal, and lesson studios. Priorities reflect typical exposure for this class; confirm against the studio type and how clients use the space.

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
☐	**Business Personal Property / Equipment**	Covers consoles, microphones, instruments, and computers against fire, theft, and water.	CORE
☐	**Commercial General Liability**	Covers client and visitor injuries, including at showcases and rehearsals.	CORE
☐	**Bailee's Customer Coverage**	Covers clients' gear left in the studio or in monthly lockout rooms.	PREVALENT
☐	**Loss of Data / Media**	Covers the cost to recover or re-record lost sessions and files.	PREVALENT
☐	**Professional Liability (E&O)**	Covers claims over lost masters, missed deadlines, or disputes about work delivered.	SITUATIONAL
☐	**Media / IP Liability**	Covers copyright and sampling claims on productions the studio owns or licenses.	SITUATIONAL
☐	**Abuse & Molestation**	Needed if the studio teaches minors.	SITUATIONAL
☐	**Business Income**	Replaces income after a fire or other covered closure.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is fire from soundproofing. Untreated polyurethane acoustic foam is combustible and has fueled deadly fires, from the 2003 Station nightclub fire to bar fires as recent as 2026. Studios combine that foam with heavy electrical loads and, often, after-hours occupants. Using fire-rated treatment with documentation on file, and keeping flame and haze out of the rooms, matters as much as the policy. Clients' gear and recordings are the other gap — both are in the studio's care and may not be covered by standard property insurance.

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.