

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 nightclubs and late-night venues. Priorities reflect typical exposure; confirm against crowds, effects, and promoters.

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
☐ Liquor Liability	Covers dram-shop claims.	CORE
☐ Assault & Battery	Covers fights, shootings, and security force — frequently excluded.	CORE
☐ Commercial General Liability	Covers crowd injuries and falls.	CORE
☐ Umbrella / Excess Liability	Adds limits for a fire or crowd disaster.	CORE
☐ Commercial Property & Business Income	Covers the club and lost income after a fire.	CORE
☐ Workers' Compensation	Required in most states; burns, cuts, and slips drive claims.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is crowd and fire severity. The 2003 Station nightclub fire killed 100 people when pyrotechnics ignited acoustic foam, and crowd surges and violence drive the largest claims. Many policies exclude assault or limit coverage for effects and promoted events. Clubs should cap attendance at the door, confirm finishes are fire-rated, permit every effect, and carry A&B and umbrella limits.

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.