NIGHTCLUB COVERAGE SELF-REVIEW CHECKLIST

How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A LIQUOR LIABILITY

- [ ] **Liquor liability** with an **adequate** limit (dram shop exposure at its highest), separate from GL.

B ASSAULT & BATTERY

- [ ] **Assault & battery** coverage in place, and I know the **sublimit**.
- [ ] Security staff / contractors carry their own coverage and name me additional insured.

C PROPERTY & BUSINESS INCOME

- [ ] **Property** at replacement cost.
- [ ] **Business income** for a shutdown after an incident or loss.

D GENERAL LIABILITY & PREMISES

- [ ] **General liability** for patron injuries, limits matching capacity.

E PEOPLE, CYBER & LIMITS

- [ ] **Workers comp**; **cyber** for card payments.
- [ ] **Umbrella**; reviewed at least annually.

F QUESTIONS WORTH ASKING YOUR BROKER

- "Is my liquor liability limit adequate, not just a token amount?"
- "Do I have assault & battery coverage, and what is the sublimit?"
- "Do my security contractors carry their own coverage and name me AI?"
- "Does business income cover a shutdown after an incident?"
- "Do my GL limits match my capacity?"

G 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. 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.