

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 online sportsbooks and iGaming operators. Priorities reflect typical exposure; confirm against products and states.

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
☐ Cyber Liability	Covers breaches and account-takeover attacks on customer accounts.	CORE
☐ Technology E&O	Covers platform errors, such as bets settled incorrectly.	CORE
☐ Directors & Officers	Covers regulatory investigations and management claims — fines are not covered.	CORE
☐ Media Liability	Covers advertising and promotion claims.	PREVALENT
☐ Crime (incl. Funds Transfer Fraud)	Covers theft of customer funds and payment fraud.	PREVALENT
☐ Employment Practices	Covers claims by a fast-growing workforce.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is platform error. State regulators routinely find systems that failed — self-excluded players betting, banned deposits accepted, winning bets graded as losses — and the customer and class-action claims that follow may fall outside cyber coverage. Operators should carry technology E&O alongside cyber and D&O.

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.