

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 paintball and airsoft fields, including youth low-impact play, scenario events, and private parties. Priorities reflect typical exposure for this class; confirm against the field's actual operations.

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
☐ Commercial General Liability	Covers player, spectator, and visitor injuries — eye injuries, falls from towers, trips on obstacles. Confirm it covers participants and is not written with a participant exclusion.	CORE
☐ Participant Accident Medical	Pays players' medical bills regardless of fault, which helps resolve minor injuries before they become lawsuits.	PREVALENT
☐ Commercial Property	Covers buildings, rental markers and goggles, compressors, and fill stations.	CORE
☐ Workers' Compensation	Referees and staff are on the field during play and exposed to the same eye, impact, and fall injuries as players.	CORE
☐ Umbrella / Excess Liability	Extends limits above GL; a single eye injury can mean permanent vision loss and a high-severity claim.	PREVALENT
☐ Inland Marine / Equipment Floater	Covers rental equipment and markers taken to off-site events, which standard property may not cover away from the field.	SITUATIONAL
☐ Hired & Non-Owned Auto	Responds when staff drive personal or rented vehicles to off-site events or supply runs.	SITUATIONAL
☐ Liquor Liability	Needed if alcohol is served or permitted on premises.	SITUATIONAL
☐ Products Liability	Needed if the pro shop sells markers, airsoft guns, goggles, or paint.	SITUATIONAL
☐ Cyber / Privacy Liability	Covers online booking and stored waivers containing customer and minor information.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most consequential gap for paintball and airsoft fields is a participant exclusion. Some general liability policies written for recreation exclude injuries to people taking part in the activity — which for a paintball field means nearly every customer on the field. Eye injuries are the severe claim in this class: a clinical series of paintball eye injuries found most victims were left with 20/200 vision or worse, almost all of them without goggles at the time. Confirm the GL covers participants, and pair it with strict ASTM F1776 goggle enforcement and documented chronograph checks.

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.