

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 party and event rental companies. Priorities reflect typical exposure; confirm against equipment offered and whether the company sets it up.

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
☐ Commercial General Liability (incl. Completed Ops)	Covers injuries from equipment the company installed — confirm inflatables aren't excluded.	CORE
☐ Inland Marine / Rental Equipment	Covers tents, inflatables, and equipment in transit and at customer sites.	CORE
☐ Commercial Auto	Covers delivery trucks and trailers.	CORE
☐ Umbrella / Excess Liability	Adds limits for a catastrophic tent or inflatable failure.	PREVALENT
☐ Workers' Compensation	Required in most states; setup crews face lifting and fall injuries.	CORE
☐ Abuse & Molestation	Needed if staff attend children's events.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for inflatables and the company's own setup work. Some GL policies exclude inflatables or amusement devices entirely, and wind is the severe risk: a 2022 study counted 479 injuries and 28 deaths worldwide from bounce houses lifted by wind. ASTM F2374 requires engineered anchoring and deflating above set wind speeds. Companies should confirm inflatables are covered, anchor to the manufacturer's spec, and cancel when high winds are forecast.

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.