CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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PARTY & EVENT RENTAL — COVERAGE CHECKLIST

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.