CORY WASHINGTON & CO.

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RV PARK & CAMPGROUND — 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 RV parks, campgrounds, and glamping sites. Priorities reflect typical exposure; confirm against waterways, utilities, and rentals.

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**	Covers guest injuries from trees, utilities, fires, water, and activities.	CORE
☐	**Flood Coverage**	Covers park buildings and cabins — excluded from standard property policies.	CORE
☐	**Commercial Property & Business Income**	Covers buildings, utilities, and lost site revenue.	CORE
☐	**Pollution Liability**	Covers septic, dump station, and fuel releases.	PREVALENT
☐	**Umbrella / Excess Liability**	Adds limits for a flood, fire, or drowning.	PREVALENT
☐	**Golf Cart / Rental Equipment Liability**	Needed if carts or boats are rented to guests.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is flash flooding at riverside sites. The 2010 Albert Pike flood killed 20 sleeping campers when a river rose 20 feet overnight, and the July 2025 Texas floods killed more than 130. Parks near rivers and creeks need a written flood plan, a way to alert every site at night, and flood coverage — which standard property policies exclude.

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.