

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 race tracks and motorsports facilities. Priorities reflect typical exposure; confirm against events and crowds.

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
☐ Spectator Liability	Covers fans struck by cars or debris — the defining exposure.	CORE
☐ Participant Legal Liability	Covers claims by drivers and crews — often excluded from general liability.	CORE
☐ Umbrella / Excess Liability	Adds limits for a crowd-impact disaster — sanctioning bodies may require high limits.	CORE
☐ Liquor Liability	Needed if alcohol is sold.	SITUATIONAL
☐ Commercial Property & Event Cancellation	Covers facilities and lost event revenue.	PREVALENT
☐ Workers' Compensation	Covers track staff, safety crews, and officials.	CORE

COMMON COVERAGE GAP FOR THIS CLASS
The most commonly missed gap for this class is participant coverage. Many general liability policies exclude injuries to drivers and crews, and spectator waivers may not hold when barriers fail. Tracks should carry participant and spectator liability with high umbrella limits, and require renters and promoters to insure the track.

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.