

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 rafting outfitters and charter boat operators. Priorities reflect typical exposure; confirm against vessels.

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
☐ General Liability (Water Activities)	Covers participant injuries — confirm watercraft isn't excluded.	CORE
☐ Protection & Indemnity (Charters)	Covers passengers and crew on charter vessels.	CORE
☐ Hull & Equipment	Covers boats, rafts, and gear.	PREVALENT
☐ Commercial Auto	Covers shuttles and vehicles towing rafts.	CORE
☐ Umbrella / Excess Liability	Adds limits for a multi-fatality incident.	PREVALENT
☐ Workers' Comp / Maritime Employers Liability	Guides and crew may fall under maritime law — confirm.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is maritime coverage. Charter crews and some guides may be covered by federal maritime law rather than state workers' comp, and many general liability policies exclude watercraft. Operators should confirm P&I and maritime employers liability, and carry umbrella limits sized for a vessel with a full passenger load.

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.