RODEO & WESTERN EVENTS — 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 rodeo associations, producers, stock contractors, and western events. Priorities reflect typical exposure for this class; confirm against your actual operations.

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 (Spectator)**	Covers spectators injured by loose livestock, bleachers, and crowds.	CORE
☐	**Participant / Contestant Liability**	Many event policies exclude injuries to contestants unless coverage is added.	CORE
☐	**Participant Accident Medical**	Pays contestants' and youth riders' medical bills regardless of fault.	CORE
☐	**Umbrella / Excess Liability**	A loose bull in a sold-out crowd can injure many people at once.	CORE
☐	**Liquor Liability**	Needed if alcohol is sold at performances or dances.	PREVALENT
☐	**Livestock Mortality / Animal Coverage**	Covers bucking stock and horses you own.	PREVALENT
☐	**Commercial Auto / Livestock Haulers**	Covers trucks and trailers hauling stock to events.	PREVALENT
☐	**Workers' Compensation**	Covers paid pickup riders, bullfighters, and arena crew.	PREVALENT
☐	**Abuse & Molestation Liability**	Needed for junior rodeos and youth events.	SITUATIONAL
☐	**Event Cancellation / Weather**	Recovers costs when storms or disease outbreaks cancel performances.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by rodeo organizers is a participant exclusion. Many special event and GL policies exclude injuries to anyone competing, including children in mutton busting and spectators pulled into a calf scramble. Releases help but may not hold for minors. Confirm whether contestants and youth riders are covered, add participant liability and accident medical, and require your stock contractor to carry its own coverage.

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.

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.