SCHOOL — 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 private, religious, and charter schools. Priorities reflect typical exposure; confirm against athletics, housing, and transportation.

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 student and visitor injuries.	CORE
☐	**Educators Legal Liability**	Covers claims over discipline, admissions, and educational decisions — excluded from GL.	CORE
☐	**Abuse & Molestation**	Covers abuse allegations involving children — often excluded or sublimited; confirm the limit.	CORE
☐	**Umbrella / Excess Liability**	Adds limits for a violent incident or catastrophic injury.	CORE
☐	**Commercial Property & Business Income**	Covers buildings and income after a closure.	CORE
☐	**Workers' Compensation**	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is limits sized for violence. The August 2025 shooting at a Minneapolis Catholic school's all-school Mass killed two children and injured 17 — and many schools carry limits built for slip-and-fall claims. Schools should review umbrella limits and consider active-assailant coverage, extend security plans to every gathering, and run drills with local police.

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.