

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 indoor and outdoor shooting ranges, including lane rental, firearm rental, training, and shotgun sports. Priorities reflect typical exposure for this class; confirm against the range's 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
☐ Commercial General Liability	Covers shooter and spectator injuries, ricochets, and premises accidents. Confirm firearms and firearm rentals are not excluded.	CORE
☐ Pollution / Environmental Liability	Most GL policies exclude pollution, which typically includes lead. Lead in soil, berms, water, and building dust drives cleanup orders and exposure claims.	CORE
☐ Workers' Compensation	Range staff face lead exposure, impulse noise above OSHA's 140 dB limit, and gunshot injury; CDC links indoor ranges to elevated blood lead in workers.	CORE
☐ Commercial Property	Covers the building, bullet traps, ventilation systems, and rental firearm inventory against fire, theft, and damage.	CORE
☐ Umbrella / Excess Liability	Extends limits above GL and employers liability; gunshot and wrongful-death claims carry high severity.	PREVALENT
☐ Crime / Firearm Theft	Covers theft of firearms and ammunition from inventory, including employee theft — a high-value, high-consequence loss.	PREVALENT
☐ Instructor / Professional Liability	Covers claims that firearms training or concealed-carry instruction was negligent, which GL may not cover as a professional service.	PREVALENT
☐ Employment Practices Liability	Covers claims by range staff, RSOs, and instructors.	PREVALENT
☐ Cyber / Privacy Liability	Ranges store customer IDs, waivers, membership payment data, and firearm transaction records.	PREVALENT
☐ Liquor Liability	Needed if alcohol is served or permitted anywhere on premises — a severe aggravating factor in any shooting incident.	SITUATIONAL
☐ Products Liability	Needed if the range sells firearms, ammunition, or reloaded ammunition.	SITUATIONAL
☐ Equipment Breakdown	Covers range ventilation, target retrieval systems, and HVAC; a ventilation failure can close the range and spike lead exposure.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The coverage gap most specific to ranges is lead. Most general liability policies carry a pollution exclusion that typically reaches lead — lead dust inside an indoor range, lead in berms, soil, and nearby water at an outdoor range, and lead carried home to employees' families. Cleanup orders and exposure claims can be uninsured without a separate pollution policy. Also confirm the GL does not exclude firearm rentals: in a 2024 Delaware case, an insurer refused to defend a range in a rental-gun suicide suit under a rental-equipment exclusion, and coverage turned on the exclusion's wording.

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.