

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 roller and ice rinks. Priorities reflect typical exposure; confirm against teen nights and leagues.

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 guest injuries — confirm attractions and activities aren't excluded.	CORE
☐ Assault & Battery	Covers fights at teen nights and in parking lots — often excluded.	PREVALENT
☐ Participant Accident	Pays guests' medical bills regardless of fault, reducing lawsuits.	PREVALENT
☐ Commercial Property & Business Income (incl. Equipment Breakdown)	Covers attractions, build-out, and lost income.	CORE
☐ Workers' Compensation	Required in most states for employees.	CORE

COMMON COVERAGE GAP FOR THIS CLASS
The most commonly missed gap for this class is assault and battery coverage for teen nights. Late sessions for teenagers bring fights and parking-lot incidents, which many general liability policies exclude. Rinks should confirm A&B coverage, post security at teen nights, and keep floor guards on every public session.

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.