

Pull out your current event liability policy and check the box next to each feature you can confirm it includes — anything unchecked is worth a quick conversation with your advisor.

STANDARD

OFTEN LIMITED

IF NEEDED

— Standard: should be included · Often limited: frequently sublimited, excluded, or optional · If needed: depends on your operations

POLICY FEATURE	WHAT TO CONFIRM	PRIORITY
☐ General Liability (Each Occurrence & Aggregate)	Covers injuries and property damage at the event — confirm limits meet the venue's requirements.	STANDARD
☐ Participant Injury	Covers injuries to people taking part (runners, riders, performers) — often excluded unless added.	OFTEN LIMITED
☐ Host Liquor / Liquor Liability	Covers alcohol served or sold at the event — excluded from general liability.	IF NEEDED
☐ Assault & Battery	Covers fights and security incidents — often excluded or sublimited for concerts and large crowds.	OFTEN LIMITED
☐ Additional Insureds (Venue, Sponsor, City)	Confirm every party the venue contract or permit requires is added.	STANDARD
☐ Medical Payments	Pays minor injury bills regardless of fault, reducing lawsuits.	OFTEN LIMITED
☐ Event Cancellation	Reimburses costs if weather, a no-show performer, or an emergency cancels the event.	IF NEEDED
☐ Rented Equipment & Property	Covers stages, tents, sound gear, and other rented property.	IF NEEDED

COMMON GAP IN THIS COVERAGE

The most commonly missed gap in this coverage is participant injury. Many event policies cover spectators but exclude people taking part — runners, riders, and performers. Large crowds add another severe exposure: the 2021 Astroworld crowd surge killed 10 people and produced roughly 400 lawsuits. Organizers should confirm participant coverage, A&B coverage, and limits sized for the crowd.

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 Standard / Often Limited / If Needed labels describe general market patterns for this coverage — 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.