

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 youth and adult sports leagues. Priorities reflect typical exposure; confirm against sports, travel, and facilities.

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 and participant injuries — confirm the activity isn't excluded.	CORE
☐ Abuse & Molestation	Covers abuse allegations involving minors — often excluded or sublimited.	CORE
☐ Participant Accident	Pays players' medical bills — often required by leagues and field owners.	CORE
☐ Directors & Officers	Covers board members of volunteer-run leagues.	PREVALENT
☐ Umbrella / Excess Liability	Adds limits above primary coverage.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS
The most commonly missed gap for this class is D&O coverage for the volunteer board. League boards make decisions about coaches, discipline, and safety policies that can lead to claims, and general liability doesn't cover them. Youth protection and concussions are the other defining risks. Leagues should carry D&O and adequate abuse limits, screen every volunteer, and follow their state's concussion law.

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.