CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-SWIMSCHOOL-CHK Rev. 09-2026

SWIM 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 swim schools. Priorities reflect typical exposure; confirm against home-pool lessons and rented pools.

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
☐	**General & Professional Liability**	Covers drowning and injury claims — confirm lessons at home and rented pools are included.	CORE
☐	**Abuse & Molestation**	Covers abuse allegations involving minors — frequently excluded or sublimited; confirm the limit.	CORE
☐	**Umbrella / Excess Liability**	Adds limits for a child's death or catastrophic injury.	PREVALENT
☐	**Commercial Property**	Covers the pool facility and equipment.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states for employees.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is drowning severity. Drowning is the leading cause of death for young children, and one death can exceed primary limits — while lessons at clients' home pools or rented pools may fall outside the policy. Schools should post a dedicated lifeguard who isn't teaching, set strict ratios, carry umbrella limits, and confirm every lesson location is covered.