

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.

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.