

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 theaters and performing-arts venues. Priorities reflect typical exposure; confirm against venue size and productions.

COREPREVALENTSITUATIONAL

— 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 Liability	Covers audience, performer, and visitor injuries.	CORE
☐ Commercial Property (incl. Stage Equipment)	Covers the venue, lighting, sound, and rigging.	CORE
☐ Event Cancellation / Business Income	Covers lost revenue when performances are cancelled or the venue closes.	PREVALENT
☐ Umbrella / Excess Liability	Adds limits for a fire or crowd disaster.	PREVALENT
☐ Liquor Liability	Needed if alcohol is served — excluded from general liability.	SITUATIONAL
☐ Abuse & Molestation	Needed if minors perform or take classes.	SITUATIONAL
☐ Inland Marine (Touring & Rented Equipment)	Covers sets and equipment on tour or rented in.	SITUATIONAL
☐ Workers' Compensation	Covers crew, riggers, and staff.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is liability limits sized for a disaster. The 2003 Station nightclub fire killed 100 people when stage pyrotechnics ignited foam soundproofing — a single event can exhaust primary limits. Venues should carry umbrella limits that match their capacity, require promoters to insure them, and permit every effect.

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.