CORY WASHINGTON & CO.
SMARTER RISK. STRONGER BUSINESS.

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TRAINING & DEVELOPMENT — 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 corporate training and development firms. Priorities reflect typical exposure for this class; confirm against your actual services, contracts, and clients.

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
☐	**Professional Liability / E&O**	Covers claims that training or advice was inadequate.	CORE
☐	**General Liability**	Covers injury at workshops and events.	CORE
☐	**Workers' Compensation**	Covers facilitators, including during activities.	CORE
☐	**Media / IP Liability**	Covers copyright and trademark claims over course content.	PREVALENT
☐	**Cyber / Privacy Liability**	Covers LMS participant data.	PREVALENT
☐	**Hired & Non-Owned Auto**	Covers driving to client sites.	PREVALENT
☐	**Business Personal Property**	Covers traveling AV kits and materials.	PREVALENT
☐	**Participant Accident / Special Event**	Covers team-building injuries.	SITUATIONAL
☐	**Liquor Liability**	Covers events where alcohol is served.	SITUATIONAL
☐	**Foreign Package**	Covers international delivery.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by training firms is physical team-building. Trainer E&O usually excludes bodily injury and many GL forms exclude or limit participant activities, so a firewalk or ropes course can be uninsured. E&O written without media/IP coverage also leaves course-content infringement claims unprotected.

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.