CORY WASHINGTON & CO.

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

TRAMPOLINE PARK — 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 trampoline parks. Priorities reflect typical exposure; confirm against pits and add-on attractions.

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 injuries — confirm attractions and activities aren't excluded.	CORE
☐	**Umbrella / Excess Liability**	Adds limits for a catastrophic injury to a child.	PREVALENT
☐	**Participant Accident**	Pays guests' medical bills regardless of fault, reducing lawsuits.	PREVALENT
☐	**Commercial Property & Business Income (incl. Equipment Breakdown)**	Covers attractions, build-out, and lost income.	CORE
☐	**Workers' Compensation**	Required in most states for employees.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is relying on the waiver. Courts don't always enforce waivers signed for children — in 2025 the Pennsylvania Supreme Court refused to bind injured minors to one parent's signed agreement. With no binding national standard, courts judge parks against ASTM F2970. Parks should carry umbrella and participant accident coverage, separate jumpers by size, and staff courts at F2970 ratios.

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.