CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

TUTORING BUSINESS — 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 tutoring companies, learning centers, test-prep, and admissions-counseling firms. Priorities reflect typical exposure; confirm against where sessions happen and who the students are.

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
☐	**Abuse & Molestation**	Covers misconduct allegations involving students — most GL policies exclude or sublimit it.	CORE
☐	**Professional Liability (E&O)**	Covers claims that instruction, assessments, guarantees, or admissions advice caused harm.	CORE
☐	**Commercial General Liability**	Covers injuries at learning centers and in students' homes.	CORE
☐	**Cyber Liability**	Covers student data and online tutoring platforms, including children's data.	PREVALENT
☐	**Hired & Non-Owned Auto**	Covers tutors driving to students' homes or transporting students.	PREVALENT
☐	**Employment Practices Liability**	Covers claims from tutors and staff, including contractor misclassification.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states if the business has employees.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is abuse and molestation coverage. Private tutoring is largely unregulated, yet tutors often work one-on-one with children in homes, small rooms, and online — and general liability typically excludes or tightly caps abuse claims. Schools and districts that hire tutoring companies increasingly require specific abuse limits. Fingerprint background checks, no-outside-contact rules, visible or recorded sessions, and a confirmed abuse limit are the core protections.

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.