VR / IMMERSIVE EXPERIENCE CENTER — 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 VR arcades, free-roam arenas, simulators, and immersive experiences. Priorities reflect typical exposure for this class; confirm against your actual experiences and customers.

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 Liability (Participant Coverage)**	Covers collisions, falls, and simulator injuries — confirm players are not excluded.	CORE
☐	**Business Property / BOP**	Covers headsets, computers, simulators, and build-out.	CORE
☐	**Equipment Breakdown**	Covers sudden failure of simulators, computers, and HVAC.	CORE
☐	**Workers' Compensation**	Covers staff spotting players and resetting equipment.	CORE
☐	**Business Income**	Covers lost revenue while equipment or the venue is down.	PREVALENT
☐	**Liquor Liability**	Covers alcohol served at events or in a lounge.	PREVALENT
☐	**Cyber Liability**	Covers online booking and customer data.	PREVALENT
☐	**Umbrella / Excess Liability**	Adds limits for a serious injury.	SITUATIONAL
☐	**Abuse & Molestation Liability**	Covers allegations at children's parties and events.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by VR and immersive centers is a participant exclusion. Policies written for arcades or entertainment venues may exclude injuries to people taking part in an activity, and VR players are moving blind. Emergency-room visits for VR injuries rose about tenfold from 2017 to 2021. Confirm players are covered, list simulators separately, and pad walls in every play area.

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.