CORY WASHINGTON & CO.

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

VALET PARKING SERVICE — 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 valet parking companies. Priorities reflect typical exposure for this class; confirm against venues served and where cars are parked.

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
☐	**Garage Liability (incl. Auto Liability)**	Covers injuries and damage caused while drivers operate customers' cars, including on public streets.	CORE
☐	**Garagekeepers Coverage**	Covers customers' cars in your custody — theft, collision, and damage. Choose legal liability, direct primary, or direct excess.	CORE
☐	**Umbrella / Excess Liability**	Adds limits above garage liability; venues often require $2M-$5M.	CORE
☐	**Workers' Compensation**	Required in most states; drivers are struck by vehicles and injured running between lots.	CORE
☐	**Employment Practices Liability (EPLI)**	Covers wage, tip, and discrimination claims in a large hourly workforce.	PREVALENT
☐	**Crime / Employee Dishonesty**	Covers theft by employees, including vehicle theft and cash.	PREVALENT
☐	**Contractual Liability**	Confirms coverage for indemnity promised to venues in valet contracts.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is the type and limit of garagekeepers coverage. Valet drivers routinely handle luxury vehicles, and the printed disclaimer on a valet ticket generally won't protect the company from its own negligence. Under legal liability garagekeepers, the insurer pays only if the valet is found at fault, which can leave customers — and the venue relationship — unhappy; direct primary pays regardless of fault. Limits should reflect the most valuable cars in custody at once, not the average car.