

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 veterans posts, fraternal lodges, and similar member organizations. Priorities reflect typical exposure for this class; confirm against your actual bar, gaming, and hall rental operations.

COREPREVALENTSITUATIONAL

— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure

COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐ Liquor Liability	Covers claims when someone served at your bar injures others — GL excludes this for licensed sellers.	CORE
☐ Commercial General Liability	Covers falls, fights, and other injuries at the post or lodge and at events.	CORE
☐ Crime / Employee Theft (incl. Volunteers & Officers)	Covers theft of bar, gaming, and raffle cash by employees, volunteers, or officers.	CORE
☐ Property & Business Income	Covers an older building, bar equipment, and memorabilia, plus income lost while closed.	CORE
☐ Directors & Officers	Covers officers and trustees for decisions on membership, money, and the building.	PREVALENT
☐ Assault & Battery Coverage	Covers bar fights — often excluded or sublimited on liquor and GL policies.	PREVALENT
☐ Workers' Compensation	Required for paid bartenders, cooks, and managers.	PREVALENT
☐ Umbrella / Excess Liability	Adds limits above GL and liquor for serious drunk-driving claims.	PREVALENT
☐ Hall Renter / Special Event Coverage	Covers outside groups renting the hall, or requires them to carry their own.	SITUATIONAL
☐ Abuse & Molestation	Needed if you run youth programs, scholarships, or scouting.	SITUATIONAL
☐ Equipment Breakdown	Covers coolers, kitchen equipment, and HVAC.	SITUATIONAL
☐ Volunteer Accident	Pays medical bills for members injured while volunteering.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by posts and lodges is theft by insiders. Bar, pull-tab, and raffle cash pass through a few trusted members, and losses can run for years — one VFW post manager is accused of taking more than \$300,000. Standard crime policies may not cover volunteers or elected officers unless they are added. The bar adds a second gap: liquor liability is usually separate from GL and may exclude assault and battery. Confirm crime coverage names volunteers and officers, require two people to count every deposit, and check your liquor policy for assault exclusions.

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.