WEDDING CHAPEL — 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 commercial wedding chapels, themed chapels, and drive-up chapels. Priorities reflect typical exposure for this class; confirm against your actual operations.

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**	Covers guests injured in the chapel, on stairs, and in parking areas.	CORE
☐	**Commercial Property & Business Income**	Covers the chapel, décor, and income lost after a fire or closure.	CORE
☐	**Professional / Errors & Omissions**	Covers claims from invalid ceremonies, missed filings, and lost photos or video.	CORE
☐	**Commercial Auto (Limousines)**	Covers chapel-owned limousines and passenger transport.	PREVALENT
☐	**Liquor Liability**	Needed if you serve or allow alcohol on site.	PREVALENT
☐	**Media / Intellectual Property Liability**	Covers trademark and likeness claims from themed ceremonies; GL often excludes them.	PREVALENT
☐	**Workers' Compensation**	Covers employees, including staff working in parking and transport.	PREVALENT
☐	**Hired & Non-Owned Auto**	Covers staff driving to off-site ceremonies.	SITUATIONAL
☐	**Cyber Liability**	Covers online booking, payment, and couples' ID data.	SITUATIONAL
☐	**Aviation / Non-Owned Aircraft Liability**	Needed if you book helicopter or drone ceremonies.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by wedding chapels is intellectual property. In 2022 the owner of Elvis Presley's rights sent cease-and-desist letters to Las Vegas chapels, and general liability policies frequently exclude trademark and right-of-publicity claims. If you offer themed or impersonator ceremonies, get a written license or ask about media liability coverage, and confirm your E&O covers officiant and filing errors.

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.

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.