

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 wedding estates, barns, farms, and tented sites. Priorities reflect typical exposure; confirm against site features and alcohol arrangements.

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
☐ Commercial General Liability	Covers guest injuries on the grounds, including falls and water incidents.	CORE
☐ Liquor Liability	Covers alcohol the venue sells or serves; confirm coverage when couples supply alcohol.	CORE
☐ Umbrella / Excess Liability	Adds limits for a drunk-driving crash or fire.	CORE
☐ Commercial Property (incl. Barns & Outbuildings)	Covers event buildings, which may be excluded as farm structures.	CORE
☐ Lodging / Innkeepers Liability	Needed if guests stay overnight.	SITUATIONAL
☐ Event Cancellation Terms / Coverage	Protects against lost revenue when weather or disasters cancel events.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is alcohol from outside sources. When couples supply alcohol or guests bring their own, the venue's liquor coverage may not respond — and guests often drive home from rural sites. In one Oklahoma case, a family sued a venue after a guest who drank outside alcohol killed another driver; courts elsewhere may rule differently. Venues should require licensed bartenders or host liquor coverage, enforce their own alcohol rules, and confirm that barns used for events are covered and approved for public assembly.

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.