CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

WEDDING VENUE — 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 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