

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 zoos, aquariums, wildlife sanctuaries, and animal encounter attractions. Priorities reflect typical exposure for this class; confirm against your actual animals, exhibits, and programs.

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 (incl. Animal Liability)	Covers visitor injuries, bites, and escapes — confirm animals and encounters are not excluded.	CORE
☐ Workers' Compensation	Required by law; keepers face bites, crush injuries, and zoonotic disease.	CORE
☐ Property (Exhibits, Tanks & Buildings)	Covers enclosures, aquarium tanks, and buildings.	CORE
☐ Equipment Breakdown & Life Support	Covers pump, filtration, and climate system failures that can kill animals.	CORE
☐ Umbrella / Excess Liability	Adds limits for a serious animal attack or escape.	PREVALENT
☐ Animal Mortality / Live Animal Coverage	Covers death of valuable animals from accidents, disease, or system failure.	PREVALENT
☐ Directors & Officers	Covers board decisions, animal welfare disputes, and donor claims.	PREVALENT
☐ Business Income	Replaces admissions income after a closure, outbreak, or disaster.	PREVALENT
☐ Liquor Liability	Needed for events and rentals where alcohol is served.	SITUATIONAL
☐ Abuse & Molestation	Needed for camps, school programs, and youth volunteers.	SITUATIONAL
☐ Hired & Non-Owned Auto	Covers animals and staff traveling to outreach programs.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by zoos and aquariums is the animals themselves. Many general liability policies limit or exclude injuries from animal encounters, petting areas, and dangerous species unless they are scheduled, and animal losses from a pump or power failure are not covered without equipment breakdown and live animal coverage. Keeper injuries are a third exposure — OSHA has cited zoos after keepers were hurt. Confirm encounters and dangerous species are covered, and protect life-support systems.

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.