

# Campground Annual Insurance Coverage Audit

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**Run this audit once a year, with your broker, in writing.** Coverage gaps in independent park policies are almost always discovered at claim time. The audit is the only thing that catches them in advance.

<b>Park</b>	<b>Policy Year</b>
_____	_____
<b>Insurance Carrier</b>	<b>Broker</b>
_____	_____
<b>Annual Premium</b>	<b>Renewal Date</b>
_____	_____

## 1. General Liability Limits Review

Most independent parks underbuy GL limits. The default 1M per occurrence / 2M aggregate is too thin for a busy modern park. Walk through these with your broker:

Coverage	Current Limit	Recommended Floor	Notes
Per Occurrence	\$_____	\$2M minimum	Single-incident max.
Aggregate	\$_____	\$5M minimum	All claims in policy year.
Products / Completed Ops	\$_____	= Aggregate	Food sales, rentals.
Personal & Advertising Injury	\$_____	\$1M	Defamation, false ads.
Damage to Premises Rented	\$_____	\$300K	Fire damage to leased.
Medical Expenses	\$_____	\$10K	Per person, no-fault.
Umbrella / Excess	\$_____	\$3M-\$5M layer	Sits over GL primary.

## 2. Common Exclusions to Verify in Writing

Every park policy has exclusions. The audit is to know exactly what they are before a claim, not after. Ask your broker to confirm each item in writing:

- Pool / hot tub coverage included? At what depth limit?
- Playground coverage included? Equipment age limit?
- Trampoline / inflatable / mechanical bull excluded?
- Specific dog breeds excluded? Get the written list.
- Liquor liability included? (Only matters if you sell alcohol.)
- Watercraft rental included? Length and HP limit?
- Golf cart rental included? Speed limit on the policy?
- Horseback or off-road equipment activities?
- Mold exclusion? Standard but ask about cabin coverage.
- Sexual abuse / molestation coverage (SAM)?
- Cyber liability? (Separate policy, almost always.)
- Communicable disease (post-2020 exclusion)?

### 3. Property Coverage Review

Insure to actual replacement cost, not historical cost. Most independent park policies have not been updated since 2020 and are 25 to 40 percent underinsured at current costs.

Asset Class	Current Replacement Cost	Coverage in Policy
Cabins	\$ _____	\$ _____
Office / store building	\$ _____	\$ _____
Bathhouse(s)	\$ _____	\$ _____
Maintenance shed	\$ _____	\$ _____
Pool / hot tub equipment	\$ _____	\$ _____
Playground equipment	\$ _____	\$ _____
Golf carts / rentals	\$ _____	\$ _____
Inventory (camp store)	\$ _____	\$ _____
Underground utilities	\$ _____	\$ _____

### 4. Other Policies to Confirm in Place

- **Workers' Comp.** Required by state for any W-2 employee. Confirm rate class accurately reflects your worker mix.
- **Commercial Auto.** Owned vehicles, hired (rental) vehicles, non-owned (employee personal vehicle on park business).
- **Employment Practices Liability (EPLI).** Discrimination, wrongful termination, harassment claims.
- **Directors & Officers (D&O).** If incorporated, covers personal liability of owners/officers.
- **Cyber Liability.** Data breach response, ransomware, PCI fines if breached.
- **Business Income / Interruption.** Covers lost revenue during covered closure. Verify the waiting period and the coverage period.

### 5. Broker Sign-Off

The broker confirms the items above have been reviewed and any gaps have been disclosed to the park in writing.

**Broker**

**Signature** \_\_\_\_\_

**Date** \_\_\_\_\_

**Park Owner**

**Signature** \_\_\_\_\_

**Date** \_\_\_\_\_

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