Coworking Space Insurance

Real estate & habitational - coverage overview, limitations and how to get a quote



OVERVIEW

Coworking operators host members and guests all day, so carriers look at member counts, events, alcohol service and how you protect member data and equipment.

WHAT'S COVERED

General liability
Injuries to members, guests and event attendees.

Business property
Furniture, IT gear and buildout you paid for.

Cyber liability
Breaches of member data and shared Wi-Fi networks.

Liquor liability
Beer and wine at member events or taps.

Business income
Lost membership revenue if the space shuts down.

Good to know
Member agreements with waivers and limits of liability, and segmented Wi-Fi with a firewall, both help with liability and cyber pricing.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Members' own business operations and property
- × Professional advice given by members

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Number of members and desks
- Member agreement
- Events and alcohol service details
- Lease or ownership of the building

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/coworking-space/

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