

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 barbershops and barber-stylists. Priorities reflect typical exposure for this class; confirm against the shop's actual service mix and staffing model.

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
☐ Professional Liability (Barber Malpractice)	Covers claims that a service caused injury — razor cuts, infections from tools, chemical burns, or dye reactions. General liability typically excludes these.	CORE
☐ Commercial General Liability	Covers premises injuries such as a slip on cut hair or a wet floor, and damage to a client's property.	CORE
☐ Products Liability	Covers claims from products used on clients or sold at retail; confirm whether any private-label products are covered.	PREVALENT
☐ Business Personal Property	Covers chairs, clippers, towel warmers, and fixtures against fire, theft, or water damage.	PREVALENT
☐ Workers' Compensation	Required in most states once the shop has employees; blade cuts and repetitive strain are the typical injuries.	SITUATIONAL
☐ Employment Practices Liability (EPLI)	Relevant if booth renters are later treated as employees, or for harassment and wrongful-termination claims.	SITUATIONAL
☐ Host / Liquor Liability	Needed if the shop serves or allows alcohol, even complimentary — many GL policies limit or exclude this.	SITUATIONAL
☐ Cyber Liability	Covers exposure of client contact and payment data held in online booking and point-of-sale systems.	SITUATIONAL
☐ Business Income	Replaces lost income if a fire, water loss, or covered shutdown closes the shop.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed coverage for this class is professional liability. Owners often assume general liability covers a client who is cut by a razor, develops an infection, or is burned by a relaxer. It generally does not — GL excludes injury arising from the professional service itself. Barbering puts an open blade on skin many times a day, and OSHA has confirmed its Bloodborne Pathogens Standard applies to barbershops. The second gap is the booth-rental model: renters are expected to carry their own GL and PL, but an injured client usually names the shop too. Without a current renter certificate naming the shop as additional insured, the shop's own policy ends up defending the renter's work.

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.