CORY WASHINGTON & CO.

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BARBER SHOP — 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 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