CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

ESTHETICIAN & SKINCARE — 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 licensed estheticians, skincare studios, and waxing studios. Priorities reflect typical exposure for this class; confirm against the services actually performed and the state's scope of practice.

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 (Esthetics)**	Covers burns, scarring, reactions, and infections from treatments. Confirm every service on the menu is listed and not excluded.	CORE
☐	**Commercial General Liability**	Covers premises injuries such as slips and falls, and damage to client property.	CORE
☐	**Products Liability**	Covers reactions to products used or sold. Especially important for private-label products.	PREVALENT
☐	**Business Personal Property**	Covers devices, furniture, and inventory against fire, theft, and water.	PREVALENT
☐	**Cyber / Privacy Liability**	Covers client intake records, photos, and payment data.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states with employees.	SITUATIONAL
☐	**Employment Practices Liability (EPLI)**	Relevant when room renters or contractors could be treated as employees.	SITUATIONAL
☐	**Business Income**	Replaces income after a covered closure.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is services outside the policy — or outside the license. Esthetics professional liability usually covers only services within the esthetician's legal scope, and the most requested treatments (microneedling, dermaplaning, deeper peels, and energy devices) are exactly where states differ or prohibit them. A burn from a service the state board considers out of scope may have no coverage at all. Studios selling their own-brand skincare also take on federal duties under MoCRA, including reporting serious adverse events to FDA, and need products liability that fits.

IMPORTANT — PLEASE READ