

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

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.