

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 eyelash extension studios and lash artists. Priorities reflect typical exposure for this class; confirm against the services performed, including lifts and tints.

COREPREVALENTSITUATIONAL

— 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 (Lash Services)	Covers eye injuries, allergic reactions, and infections from extensions, lifts, and tints. Confirm tinting and lifts are not excluded.	CORE
☐ Commercial General Liability	Covers premises injuries and damage to client property.	CORE
☐ Products Liability	Covers adhesives, removers, and aftercare sold — and own-brand products in particular.	PREVALENT
☐ Business Personal Property	Covers lash beds, lighting, and supplies.	PREVALENT
☐ Training / Academy Liability	Needed if the applicant trains students on live models — often excluded from service policies.	SITUATIONAL
☐ Workers' Compensation	Required in most states with employees.	SITUATIONAL
☐ Cyber / Privacy Liability	Covers client records, photos, and booking data.	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 coverage for lash tinting and lifts. FDA has not approved any color additive for dyeing eyelashes or eyebrows except silver nitrate in professional-use products, and hair dyes used near the eye have caused serious injuries, including blindness. Some policies exclude tinting outright, and some states prohibit it. Extensions themselves put cyanoacrylate adhesive millimeters from the eye, so professional liability that names every service — and a documented eye-emergency procedure — matter more here than in almost any other beauty class.

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.