CORY WASHINGTON & CO.

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HAIR SALON — 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 hair salons, including chemical, extension, and suite or booth-rental operations. Priorities reflect typical exposure for this class; confirm against the services performed and how stylists are engaged.

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 (Salon Services)**	Covers chemical burns, hair loss, allergic reactions, and other service injuries — GL usually excludes them.	CORE
☐	**Commercial General Liability**	Covers client slips and falls and damage to client property.	CORE
☐	**Products Liability**	Covers reactions to products used or sold, including private-label lines.	PREVALENT
☐	**Business Personal Property**	Covers chairs, dryers, tools, and retail inventory.	PREVALENT
☐	**Workers' Compensation**	Required in most states with employees; chemical exposure, dermatitis, and strain injuries are common.	SITUATIONAL
☐	**Employment Practices Liability (EPLI)**	Relevant where booth or commission stylists could be treated as employees.	SITUATIONAL
☐	**Cyber Liability**	Covers client records, booking data, and payment information.	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 chemical services. Some salon policies exclude or limit smoothing treatments, relaxers, or extensions — exactly the services most likely to cause burns, hair loss, or reactions. Formaldehyde adds a longer-term concern: OSHA has found it in salon air above legal limits during smoothing treatments, even with products labeled formaldehyde-free, and FDA's proposed ban has been repeatedly delayed. Salons should confirm every service is covered, keep chemical service records, and check product safety data sheets. Suite and booth renters should each carry their own coverage naming the salon.

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.