# HOLISTIC HEALTH PRACTITIONER — 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 multi-modality holistic health practitioners. Priorities reflect typical exposure for this class; confirm against your actual operations.*

**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 (All Modalities Listed)** | Covers claims that a session or advice caused harm — but only for modalities named on the policy. | CORE |
| ☐ | **General Liability** | Covers slips, falls, and injuries to clients and visitors at your studio or events. | CORE |
| ☐ | **Sexual Abuse & Misconduct Liability** | One-on-one and hands-on sessions draw allegations; many policies sublimit or exclude them. | CORE |
| ☐ | **Products Liability** | Covers reactions to herbs, oils, and supplements you sell or blend. | PREVALENT |
| ☐ | **Business Personal Property** | Covers tables, instruments, crystals, and equipment. | PREVALENT |
| ☐ | **Licensing Board / Regulatory Defense** | Pays legal costs if you are accused of practicing medicine or massage without a license. | PREVALENT |
| ☐ | **Cyber / Privacy Liability** | Covers client health histories, session notes, and online booking data. | PREVALENT |
| ☐ | **Workers' Compensation** | Required once you have employees; covers practitioners and front-desk staff. | SITUATIONAL |
| ☐ | **Special Event / Retreat Liability** | Covers retreats, workshops, and venues that require you to name them as insured. | SITUATIONAL |
| ☐ | **Hired & Non-Owned Auto** | Covers driving to clients' homes and events in your own car. | SITUATIONAL |

### COMMON COVERAGE GAP FOR THIS CLASS

*The gap most often missed by holistic practitioners is a modality the policy never listed. Holistic programs typically insure only the services named on the certificate and backed by training, so adding a new service — breathwork, cupping, herbs, a retreat — can leave it uninsured until the carrier approves it. Compare every service you offer against your policy's modality list, and confirm your sexual misconduct limit.*

### 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.



This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.