HYPNOTHERAPY — 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 hypnotherapists, hypnosis practices, hypnosis trainers, and stage hypnotists. 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 (Hypnotherapy)**	Covers claims that a session caused emotional or psychological harm.	CORE
☐	**Sexual Abuse & Misconduct Liability**	Clients in trance are vulnerable, and misconduct charges recur; often sublimited or excluded.	CORE
☐	**General Liability**	Covers clients and visitors injured at your office or events.	CORE
☐	**Stage / Entertainment Hypnosis Coverage**	Volunteer injuries on stage are excluded by many clinical policies.	PREVALENT
☐	**Cyber / Privacy Liability**	Covers session recordings, intake forms, and online session data.	PREVALENT
☐	**Licensing Board Defense**	Pays legal costs if a psychology or counseling board says you practiced without a license.	PREVALENT
☐	**Media / Products Liability**	Covers recorded hypnosis audio programs and apps you sell.	SITUATIONAL
☐	**Teaching / Instructor Liability**	Covers claims from students you train and certify.	SITUATIONAL
☐	**Business Personal Property**	Covers recording equipment and office contents.	SITUATIONAL
☐	**Workers' Compensation**	Required once you have employees.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by hypnotherapists is sexual misconduct coverage. Clients in trance are uniquely vulnerable, a Michigan hypnotherapist was sentenced to 15 years in 2024 for assaulting patients in sessions, and many policies exclude or sharply sublimit abuse claims — even false allegations need a defense. Confirm your misconduct limit, and consider recording sessions or allowing a companion in the room.

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.