CORY WASHINGTON & CO.

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MAKEUP ARTIST — 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 freelance and studio makeup artists. Priorities reflect typical exposure for this class; confirm against the services performed and where the work takes place.

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 (Makeup Services)**	Covers allergic reactions, eye infections, and skin injuries from services — GL usually excludes them.	CORE
☐	**Commercial General Liability**	Covers injury and property damage at venues and clients' homes; many venues require it.	CORE
☐	**Products Liability**	Covers reactions to products sold or used, including own-brand products.	PREVALENT
☐	**Equipment / Kit Coverage**	Covers makeup kits, airbrush units, and lighting, including in vehicles and at venues.	PREVALENT
☐	**Hired & Non-Owned Auto**	Covers driving to bookings in a personal vehicle for business.	SITUATIONAL
☐	**Cyber Liability**	Covers booking data and client photos.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states if the business has employees.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is professional liability. Many makeup artists buy general liability because venues ask for it, but GL usually doesn't cover the claims artists actually face: an allergic reaction, an eye infection from a shared product, or a skin injury. Artists who offer henna should know that FDA warns "black henna" often contains PPD hair dye, which isn't permitted on skin and has caused permanent scarring, including in children. Confirm the policy lists every service offered, and that lashes, tinting, and special-effects work aren't excluded.

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.