CORY WASHINGTON & CO.

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MASSAGE THERAPIST — 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 licensed massage therapists and small massage practices. Priorities reflect typical exposure for this class; confirm against the modalities offered and the practice setting.

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 (Massage)**	Covers injury claims from treatment — bruising, nerve injury, burns from hot stones, reactions to oils.	CORE
☐	**Abuse & Molestation / Sexual Misconduct**	Covers defense of inappropriate-touching allegations — many policies exclude them or cap them at $10,000-$25,000.	CORE
☐	**Commercial General Liability**	Covers client slips and falls and damage at clients' homes during mobile sessions.	CORE
☐	**Products Liability**	Covers reactions to oils, lotions, and CBD products used or sold.	PREVALENT
☐	**Business Personal Property**	Covers tables, stone heaters, and equipment, including in vehicles.	PREVALENT
☐	**Hired & Non-Owned Auto**	Covers driving to mobile appointments in a personal vehicle.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states with employees; repetitive strain is common.	SITUATIONAL
☐	**Cyber / Privacy Liability**	Covers client health intake records.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for sexual misconduct allegations. Most general and professional liability policies exclude them, and many massage policies offer only a small sublimit — yet defense costs alone for an allegation can reach $50,000 to $200,000, whether or not the claim is true. Franchise lawsuits have also targeted owners for negligent hiring and for ignoring prior complaints. Confirm the abuse and molestation limit in writing, and keep background checks, draping and consent policies, and a written complaint procedure in place.

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.