

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 medical spas and aesthetic practices. Priorities reflect typical exposure; confirm against procedures offered and who performs them.

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
☐ Medical Professional Liability (Entity)	Covers the practice for treatment injuries — salon and spa GL policies exclude injectables and lasers.	CORE
☐ Individual Coverage for Each Injector	Covers each NP, PA, RN, and laser operator by name.	CORE
☐ Medical Director Vicarious Liability	Confirms the director's malpractice covers supervising non-physician staff.	CORE
☐ Commercial General Liability	Covers premises injuries such as slips and falls.	CORE
☐ Products Liability	Covers retail skincare and supplements sold.	PREVALENT
☐ Cyber Liability	Covers patient records and before-and-after photos.	PREVALENT
☐ Regulatory / Billing Defense	Covers board and FDA investigation costs.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage that actually reaches medical procedures. General liability built for salons and spas excludes injectables and lasers, and the medical director's own malpractice may not cover supervising others. Product integrity is the other exposure: counterfeit Botox sickened patients in 11 states in 2024, and FDA supply-chain enforcement now reaches individual med spas. Buying only from authorized distributors and recording lot numbers for every patient is the core defense.

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.