

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 nail salons and nail bars. Priorities reflect typical exposure for this class; confirm against the services offered and how technicians are engaged.

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 (Nail Services)	Covers infections, cuts, burns, and allergic reactions from services — GL usually excludes them.	CORE
☐ Commercial General Liability	Covers client slips and falls and damage to client property.	CORE
☐ Products Liability	Covers reactions to polishes, gels, acrylics, and products sold.	PREVALENT
☐ Business Personal Property	Covers pedicure chairs, ventilation equipment, and inventory.	PREVALENT
☐ Workers' Compensation	Required in most states; chemical exposure, dust, and repetitive strain affect technicians.	CORE
☐ Employment Practices Liability (EPLI)	Covers wage-and-hour, misclassification, and discrimination claims — common in this industry.	PREVALENT
☐ Equipment Breakdown	Covers failure of pedicure spas, ventilation, and water heaters.	SITUATIONAL
☐ Business Income	Replaces income if a health department closure or covered loss shuts the salon.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is pedicure spa infection. Whirlpool footbaths can harbor bacteria that cause serious skin infections: one Northern California outbreak infected 110 customers of a single salon, later outbreaks spread across dozens of salons, one led to a death, and a settlement reached \$2.91 million. Salons need professional liability that clearly covers infection claims, and a written cleaning log for every foot spa is often the best defense. Technicians' chemical exposure and wage-and-hour claims are the other major exposures, which is why workers' compensation and EPLI matter here.

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.