

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 permanent makeup and microblading artists and studios, including those working inside salons and med spas. Priorities reflect typical exposure for this class; confirm against the studio's actual services.

COREPREVALENTSITUATIONAL

— 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	Covers claims that a procedure caused infection, allergic reaction, eye injury, or an unacceptable result — GL alone generally does not respond to the work itself.	CORE
☐ Commercial General Liability	Covers premises injuries to clients and visitors at the studio.	CORE
☐ Products Liability	Covers claims tied to pigments, anesthetics, or aftercare products used or sold — relevant after an FDA study found bacteria in 35% of sealed inks tested.	PREVALENT
☐ Business Personal Property	Covers machines, pigments, beds, and lighting against fire, theft, and water damage.	PREVALENT
☐ Cyber / Privacy Liability	Covers stored client photos, health screenings, and payment data.	PREVALENT
☐ Workers' Compensation	Required in most states with employees; needle-stick injuries are a direct occupational exposure.	SITUATIONAL
☐ Abuse & Molestation / Sexual Misconduct	Private one-on-one sessions, including areola work, create allegations exposure that GL commonly excludes.	SITUATIONAL
☐ Employment Practices Liability	Covers claims by employees and booth renters later deemed employees.	SITUATIONAL
☐ Educator / Training Liability	Needed if the studio teaches classes — covers claims from students and from models worked on by students.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most common gap for permanent makeup is assuming a salon or spa policy covers it. Some salon and spa policies exclude tattooing or micropigmentation, so microblading added to an existing salon's menu can leave the procedure uninsured unless the form is checked. PMU needs professional liability that names the services performed. Also watch for dissatisfaction claims — because results are on the face and meant to last, disputes over shape, color, and fading are frequent and are best defended with written shape approval and before-and-after photos.

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.