CORY WASHINGTON & CO.

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PET GROOMING — 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 grooming salons, mobile grooming vans, and self-serve dog washes. Priorities reflect typical exposure for this class; confirm against the operation type.

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
☐	**Animal Bailee (Care, Custody & Control)**	Covers injury or death of pets while being groomed — GL excludes pets in your care.	CORE
☐	**Commercial General Liability**	Covers customer injuries and property damage.	CORE
☐	**Professional Liability**	Covers claims that grooming was done negligently, including cuts, burns, and haircut disputes.	PREVALENT
☐	**Commercial Auto**	Covers mobile grooming vans; personal auto excludes business use.	SITUATIONAL
☐	**Inland Marine / Van Equipment**	Covers the van's grooming equipment, generator, and tub.	SITUATIONAL
☐	**Workers' Compensation**	Required in most states; bites and back injuries are common.	SITUATIONAL
☐	**Business Personal Property**	Covers tables, dryers, and tools at a salon.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for the pets themselves. General liability excludes animals in the groomer's care, so a pet that dies or is injured during grooming needs animal bailee coverage — and the limit per animal matters. Grooming deaths are not rare: an investigation found 47 dogs died during or soon after grooming at one national chain across 14 states, many of them flat-faced breeds. Heated cage dryers, pets left alone on tables, and rushed schedules are recurring causes.

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.