

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 Pilates studios. Priorities reflect typical exposure; confirm against apparatus and clinical clients.

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
☐ General & Professional Liability	Covers member injuries on premises and claims over instruction — many fitness policies combine both.	CORE
☐ Equipment Breakdown / Property	Covers reformers and apparatus — often the studio's largest asset.	CORE
☐ Abuse & Molestation	Covers misconduct allegations — often excluded from GL.	PREVALENT
☐ Workers' Compensation	Required in most states for employees.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is equipment failure. Reformers hold springs under tension, and a spring that detaches or breaks can seriously injure a client — especially one already recovering from an injury. Studios should inspect springs and straps before every class, replace springs on the manufacturer's schedule, and get written clearance for clinical clients.

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.