

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 non-medical recovery studios offering cryotherapy, infrared sauna, cold plunge, compression, red-light, float, and similar services. Priorities reflect typical exposure for this class; confirm against the studio's actual service menu.

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
☐ Commercial General Liability	Covers client and visitor injuries — slips near plunge pools, falls, and premises accidents. Confirm each service is named in the description of operations.	CORE
☐ Professional Liability	Covers injuries from the service itself — frostbite from cryotherapy, burns from saunas, fainting after heat or cold. Many GL policies exclude professional or health services.	CORE
☐ Commercial Property	Covers cryo chambers, saunas, plunge tubs, and compression and light devices — often the studio's largest investment.	CORE
☐ Workers' Compensation	Staff handle liquid nitrogen, work around water and heat, and can be exposed to low-oxygen conditions.	CORE
☐ Equipment Breakdown	Covers mechanical and electrical failure of chillers, saunas, and cryo units, plus income lost while they are down.	PREVALENT
☐ Products Liability	Needed if the studio sells supplements, topicals, or private-label products.	PREVALENT
☐ Abuse & Molestation / Sexual Misconduct	Private treatment rooms and hands-on stretch or body services create allegations exposure that GL commonly excludes.	PREVALENT
☐ Cyber / Privacy Liability	Covers client health screening forms, membership billing, and stored payment data.	PREVALENT
☐ Umbrella / Excess Liability	Extends limits above GL and PL; asphyxiation, cardiac, and hyperbaric fire events carry catastrophic severity.	PREVALENT
☐ Employment Practices Liability	Covers claims by front-desk and service staff.	SITUATIONAL
☐ Business Income	Replaces income if fire, water damage, or a regulator closes the studio.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap that catches recovery studios most often is the line between general and professional liability. Carriers define "professional services" differently, and some GL policies exclude professional or health services — which can sweep in a frostbite claim from cryotherapy or a burn from a sauna session. In a 2026 federal case, a GL insurer sued its cryotherapy-studio insured to recover a \$275,000 settlement under exactly that kind of exclusion. Confirm in writing that every service is named on the policy and that GL and professional coverage fit together with no gap between them.

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.