REIKI & ENERGY HEALING — 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 Reiki practitioners, Reiki teachers, and energy healers. Priorities reflect typical exposure for this class; confirm against your actual operations.

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 (Energy Work)**	Covers claims that a session or your guidance caused harm.	CORE
☐	**General Liability**	Covers clients and visitors injured at your studio, such as a fall getting off the table.	CORE
☐	**Sexual Abuse & Misconduct Liability**	Private sessions with resting clients draw allegations; many policies sublimit them.	CORE
☐	**Teaching / Instructor Liability**	Covers claims from students and from classes where students practice on others.	PREVALENT
☐	**Products Liability**	Covers crystals, oils, and products you sell.	PREVALENT
☐	**Business Personal Property**	Covers tables, crystals, and studio equipment.	PREVALENT
☐	**Licensing Board Defense**	Pays legal costs if a massage board claims your touch requires a license.	SITUATIONAL
☐	**Cyber / Privacy Liability**	Covers client records and online booking and payment data.	SITUATIONAL
☐	**Special Event / Retreat Liability**	Covers workshops and venues that require proof of insurance.	SITUATIONAL
☐	**Workers' Compensation**	Required once you have employees.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by Reiki practitioners is touch the law treats as massage. Florida's massage board says paid Reiki falls under the definition of massage, and other states exempt it only while it stays light, clothed, and outside massage methods. A claim from work a regulator calls unlicensed massage can fall outside your policy. Know your state's rule, keep touch within it, and confirm your sexual misconduct limit.

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.

This checklist is an educational self-review tool. It affords no coverage and is not insurance, legal, or financial advice.