SALON & BARBER COVERAGE SELF-REVIEW CHECKLIST

How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A PROFESSIONAL LIABILITY — THE SERVICES YOU PERFORM

- ☐ **Professional liability** covers claims from services (color, chemicals, cuts, waxing, lash/skin, allergic reactions).
- ☐ I understand my GL does **not** cover injury from the services themselves.
- ☐ Limit reflects the services I offer.

B BOOTH RENTERS / INDEPENDENT STYLISTS

- ☐ If I rent booths/chairs, I know whether renters are on my policy or carry their own.
- ☐ I require independent stylists to carry their own coverage (or they're added to mine).
- ☐ Written booth-rental agreements are in place.

C PRODUCTS

- ☐ **Products liability** for items I sell or use on clients.

D GENERAL LIABILITY & PROPERTY

- ☐ **General liability** for slip-and-fall and premises.
- ☐ **Property** for equipment, inventory, and buildout at replacement cost.

E PEOPLE

- ☐ **Workers comp** for employees (distinct from booth renters).

F LIMITS & REVIEW

- ☐ **Umbrella** above primary limits.
- ☐ Program reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Do I have professional liability for the services I perform, or only GL?"
- "Are my booth renters covered by their own policy or mine?"
- "Do I have written booth-rental agreements?"
- "Am I covered for products I sell and use on clients?"
- "Is my workers comp correct for employees vs. renters?"

H 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. 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.