SOUND HEALING, BREATHWORK & MEDITATION — 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 sound healers, breathwork facilitators, meditation teachers, and wellness retreats. 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 (Breathwork & Sound)**	Covers claims that a session caused fainting, seizures, emotional harm, or hearing damage.	CORE
☐	**General Liability**	Covers participants and visitors injured at sessions, studios, and venues.	CORE
☐	**Special Event / Retreat Liability**	Covers workshops and retreats; venues usually require you to name them as insured.	CORE
☐	**Sexual Abuse & Misconduct Liability**	Hands-on breathwork and intense emotional sessions draw allegations; often sublimited.	PREVALENT
☐	**Business Personal Property / Inland Marine**	Covers gongs, bowls, sound systems, and vibroacoustic equipment in transit.	PREVALENT
☐	**Participant Accident Medical**	Pays small medical bills after a fall or fainting episode regardless of fault.	PREVALENT
☐	**Cyber / Privacy Liability**	Covers health screening forms and online booking data.	SITUATIONAL
☐	**Hired & Non-Owned Auto**	Covers driving to venues and retreats; personal auto may exclude business use.	SITUATIONAL
☐	**Workers' Compensation**	Required once you have employees or regular assistants.	SITUATIONAL
☐	**Umbrella / Excess Liability**	Adds limits for large events, retreats, and venue requirements.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The gap most often missed by breathwork and sound practitioners is activity outside the policy's covered services. Wellness policies often exclude water-based activities, cold plunges, and substances such as kambo or plant medicines, yet a family sued Wim Hof for $67 million after a teen drowned following breathwork. Confirm every activity at your sessions and retreats is covered, screen for contraindications, and never pair breath holds with water.

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.