CORY WASHINGTON & CO.

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SPA & MASSAGE THERAPY BUSINESS — 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 day spas, resort spas, and multi-therapist massage businesses. Priorities reflect typical exposure; confirm against services and water amenities.

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 (All Services)**	Covers injury claims from massage, esthetics, and body treatments — confirm every service is listed.	CORE
☐	**Abuse & Molestation / Sexual Misconduct**	Covers misconduct allegations — often excluded or capped at $10,000-$25,000.	CORE
☐	**Commercial General Liability**	Covers guest injuries, including falls in wet areas and illness from water amenities.	CORE
☐	**Commercial Property & Business Income**	Covers the facility, pools, and equipment, plus lost income after a closure.	CORE
☐	**Equipment Breakdown**	Covers hot tub, sauna, steam, and HVAC system failures.	PREVALENT
☐	**Liquor Liability**	Needed if alcohol is served.	SITUATIONAL
☐	**Products Liability**	Covers own-brand and retail products.	PREVALENT
☐	**Workers' Compensation**	Required in most states.	CORE

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed exposure for this class is water. Hot tubs at 100–104°F are ideal for Legionella growth, and a fatal Legionnaires' outbreak was traced to an unpermitted, never-inspected hot tub at a California day spa. Illness claims from water amenities can be severe, and some policies exclude bacteria or communicable disease. Spas should confirm their policy responds to these claims, keep permits and testing logs current, and follow a written water management plan. Sexual misconduct coverage is the other common gap.

IMPORTANT — PLEASE READ