

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

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.