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 TREATMENT)

- ☐ **Professional liability** for injury from treatments (massage, hot stone, product reactions).
- ☐ Limit reflects the services offered.

B ABUSE & MOLESTATION

- ☐ **Abuse & molestation** coverage (hands-on, close-contact services), separate with its own limit.
- ☐ Screening and conduct policies documented.

C GENERAL LIABILITY & PRODUCTS

- ☐ **General liability** for premises (slip/fall).
- ☐ **Products liability** for oils, lotions, and retail.

D THERAPISTS / RENTERS

- ☐ Independent / contracted therapists and room renters carry their own coverage or are added.

E PROPERTY, PEOPLE & REVIEW

- ☐ Property / equipment at replacement cost.
- ☐ **Workers comp**; reviewed at least annually.

F QUESTIONS WORTH ASKING YOUR BROKER

- "Do I have professional liability for injury from a treatment?"
- "Do I have abuse & molestation coverage for hands-on services, with its own limit?"
- "Are my independent therapists and room renters covered?"
- "Do I have products liability for oils, lotions, and retail?"
- "Is my staff covered by workers comp?"

G 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.