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TANNING SALON — 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 tanning and spray-tan salons. Priorities reflect typical exposure; confirm against services offered and staffing hours.

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 (Tanning)**	Covers burns, eye injuries, and reactions from UV and spray-tan services — GL usually excludes them.	CORE
☐	**Commercial General Liability**	Covers customer slips and injuries on premises.	CORE
☐	**Products Liability**	Covers lotions and products sold.	PREVALENT
☐	**Business Personal Property & Equipment Breakdown**	Covers tanning beds and booths, which are costly to repair or replace.	CORE
☐	**Business Income**	Replaces income if equipment failure or a covered loss closes the salon.	PREVALENT
☐	**Workers' Compensation**	Required in most states if the salon has employees.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is how the policy treats UV exposure. Some policies exclude skin cancer or long-term UV claims, and those claims can surface years after the tanning sessions. FDA withdrew its proposed nationwide under-18 ban in March 2026, so rules for minors now vary by state — 44 states and DC ban or regulate them. Salons should confirm the policy has no UV exclusion, follow the strictest local rule for minors, and keep consent forms and session logs for many years.