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 PROCEDURE)

- ☐ **Professional liability** for claims from the work (infection, allergic reaction, scarring, botched work).
- ☐ **Communicable disease / blood-borne pathogen** exposure specifically addressed (not excluded).
- ☐ Limit reflects the services offered.

B PRODUCTS

- ☐ **Products liability** for inks, jewelry, and aftercare products.

C GENERAL LIABILITY & PROPERTY

- ☐ **General liability** for premises (slip/fall).
- ☐ Property / equipment at replacement cost.

D INDEPENDENT ARTISTS / RENTERS

- ☐ Booth/chair renters carry their own coverage or are added to mine.
- ☐ Written agreements in place.

E PEOPLE & REVIEW

- ☐ **Workers comp** for employees; reviewed at least annually.

F QUESTIONS WORTH ASKING YOUR BROKER

- "Do I have professional liability for infections and reactions from the work?"
- "Is communicable-disease / blood-borne pathogen exposure covered, or excluded?"
- "Do I have products liability for inks, jewelry, and aftercare?"
- "Are my independent artists covered by their own policy or mine?"
- "Does my limit reflect everything I offer?"

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.