

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 tattoo, piercing, and PMU studios. Priorities reflect typical exposure for this class; confirm against the applicant's actual operations mix.

COREPREVALENTSITUATIONAL

— 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	Covers claims that a tattoo, piercing, or PMU procedure caused infection, allergic reaction, scarring, or a dissatisfactory result — standard GL alone typically does not respond to treatment-based claims.	CORE
☐ Commercial General Liability	Covers premises liability — a client or visitor injury in the studio (slip and fall, equipment injury).	CORE
☐ Products Liability	Covers claims arising from ink, pigment, jewelry, or aftercare products used or sold — relevant given inconsistent regulation of tattoo ink as a cosmetic product.	PREVALENT
☐ Workers' Compensation	Required in most states with employees; needle-stick and sharps injuries are a direct, foreseeable occupational exposure in this class.	SITUATIONAL
☐ Employment Practices Liability (EPLI)	Relevant where booth renters are later found to be misclassified employees — a live classification issue OSHA has addressed directly for this industry.	SITUATIONAL
☐ Cyber Liability	Covers exposure of client photo IDs, consent forms, and payment data — many studios now store this electronically.	SITUATIONAL
☐ Business Personal Property	Covers equipment (machines, autoclaves, furniture) against fire, theft, or water damage.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most consequential gap for this class is assuming general liability covers a bad outcome from the procedure itself. It generally does not — GL responds to premises accidents, not to claims that the tattoo, piercing, or PMU work caused infection, an allergic reaction, or scarring. That exposure needs dedicated professional liability. Separately, OSHA's Bloodborne Pathogens Standard (29 CFR 1910.1030) applies to this class the same way it applies to a hospital or physician's office — a shop operating without a written Exposure Control Plan, sharps injury log, and documented annual training is exposed to both a regulatory citation and a weaker defense position if a bloodborne-illness claim is ever filed.

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.