CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

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

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**	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.