

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 waxing and sugaring studios. Priorities reflect typical exposure; confirm against services and clients served.

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 (Waxing)	Covers burns, skin lifting, scarring, and infections from services — GL usually excludes them.	CORE
☐ Abuse & Molestation / Sexual Misconduct	Covers misconduct allegations, especially for intimate-area services — often excluded or capped.	CORE
☐ Commercial General Liability	Covers client slips and injuries on premises.	CORE
☐ Products Liability	Covers reactions to wax and retail products.	PREVALENT
☐ Business Personal Property	Covers wax heaters, tables, and inventory.	PREVALENT
☐ Workers' Compensation	Required in most states if the studio has employees.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is professional liability that clearly covers skin injury. Hot wax can burn, and skin can lift off — a risk that rises sharply for clients using retinoids or isotretinoin. General liability usually excludes injuries from services. Studios should confirm professional liability covers every service, screen for skin-thinning medications at every visit, and confirm coverage for misconduct allegations tied to intimate-area services.

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.