CORY WASHINGTON & CO.

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YOGA STUDIO — 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 yoga studios. Priorities reflect typical exposure; confirm against heated, aerial, and retreat programs.

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
☐	**General & Professional Liability**	Covers member injuries on premises and claims over instruction — many fitness policies combine both.	CORE
☐	**Abuse & Molestation**	Covers misconduct allegations — often excluded from GL.	PREVALENT
☐	**Commercial Property & Business Income**	Covers equipment, build-out, and lost income.	CORE
☐	**Special Event / Travel Coverage**	Covers retreats held off site or abroad.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is abuse and molestation coverage. Hands-on adjustments can lead to misconduct allegations, which many general liability policies exclude — and yoga has seen major lawsuits against prominent teachers. Studios should confirm A&M coverage, ask consent before every adjustment, background-check instructors, and cap room temperature in heated classes.

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.