



Beauty & Bodywork Insurance

Massage Therapy Insurance

Luxury Coverage at an Affordable Price

Introduction	01
Massage Modalities Covered	02
How to Get Coverage	03
Coverage Details	04
BBI Coverage Limits	05
Add-On Coverages	06
How to File a Claim	07
Contact Us	08

Licensed massage therapists, you help clients feel their best — let us help protect your business.

At Beauty & Bodywork Insurance (BBI), we specialize in coverage tailored for hands-on professionals like you.

Despite the healing nature of your work, there's always a risk of client injuries, allergic reactions, or unexpected accidents. This guide breaks down how our insurance is built to protect you from the most common claims massage therapists face.

Examples of Common Massage Insurance Claims

1. Nerve Damage

A therapist accidentally pinches a nerve in a client's neck, requiring medical attention and rehabilitation.



2. Hot Stone Burns

A client suffering third-degree burns from a hot stone massage.

4. Loss of Business Property

A therapist's supplies getting stolen after their spa is broken into.

3. Client Slips-and-Falls

A client tripping and falling at a therapist's massage space and breaking their hip.

5. Allergic Reaction

A client claiming the massage oil applied caused an allergic reaction requiring medical attention.



BBI's massage therapist insurance policy covers you for 250+ services, including:

- Deep Tissue Massage
- Swedish Massage
- Hot Stone Massage
- Chair Massage
- Sports Massage
- Thai Massage
- Animal Massage
- Reiki
- Reflexology
- Acupressure
- Foot Zoning
- Aromatherapy
- Beauty Services
- Plus More!

Get affordable, reliable insurance in **less than 10 minutes**. Our quote-to-coverage process is all online, with pricing starting at **\$9.99/month** or **\$96/year**.

Start by **filling out your application**. It's as simple as:

- Entering your business details
- Selecting the services you offer
- Choosing any optional coverages
- Confirming your claims history
- Paying for your policy

Once you check out, you'll receive instant proof of insurance — fast and easy, so you can get back to your practice!



With BBI's massage insurance, enjoy comprehensive coverage that's affordably priced. All of these essential coverages are included in your base policy.

General Liability Insurance

Protects you if someone is injured or their property is damaged due to your business activities. For example, if a client slips in your workspace, BBI could cover their medical bills and any legal fees.

Professional Liability Insurance

Covers claims related to mistakes made while performing your services — like a client saying your massage technique caused an injury.

Product & Completed Operations Coverage

Covers bodily injury or property damage caused by the products you use while providing services (like oils or lotions). This doesn't include products you sell or give away.

Personal & Advertising Injury Coverage

Pays for claims related to things like:

- Malicious prosecution
- Wrongful eviction or entry
- Slander or libel (spoken or written)
- False arrest, detention, or imprisonment
- Using someone else's advertising idea in your own marketing

Medical Expense Limit

Designed to cover a client's medical expenses, even if you're not at fault.



Base Policy

Here’s how much coverage is available throughout your policy year.

General & Professional Liability Aggregate	\$3,000,000
Products & Completed Operations Aggregate	\$3,000,000
Personal & Advertising Injury	Included
Each Occurrence	\$2,000,000
Damage to Premises Rented to you	\$300,000
Medical Expense Limit	Any One Person: \$5,000

All policies have conditions, limitations, and exclusions — review your policy for exact details. Claim scenarios vary, and similar claims do not guarantee coverage.



Customize your base policy by selecting from these add-on coverages.

Additional Insureds**One additional insured | \$15/year****Unlimited additional insureds | \$30/year**

Add a landlord, event organizer, or business partner to your policy — they get coverage too if there's a claim related to your work at their location or event.

Cyber Liability Insurance**\$6.58/month**

Covers you if client data is stolen, hacked, or accidentally shared — especially important if you store info or accept payments online.

Tools & Supplies Coverage**\$2 – \$5.50 / month**

Pays to repair or replace your massage table, oils, and other movable business gear if stolen or damaged.

Sexual Abuse & Molestation (SAM) Coverage**\$9.92 – \$14.04 / month**

Provides liability protection if you're falsely accused of misconduct during a session, offering you legal and financial support.

Currently unavailable for male massage therapists.

Cupping or Microcurrent Endorsement**\$2.92/month**

Extends your coverage to include specific techniques like cupping or microcurrent therapy, which are not covered under the base policy.



Facing a claim can be overwhelming, but you're not alone. BBI is here to help every step of the way. Here's what the process looks like:

- **Submit your claim** through your online dashboard
- **Our support team will confirm** we received it within 1-2 business days
- **We forward the claim details** to the insurance carrier
- **A claims adjuster will contact you** to explain the next steps
- **Work with your adjuster** until your claim is resolved

Questions along the way? Our friendly support team is on standby to assist.

Ready to get covered?

Head over to our online application to start practicing with peace of mind.

Still have questions?

We'd love to chat. Call or email our licensed (non-commissioned!) support agents — we're here to help, not sell.

Beauty & Bodywork Insurance
260 South 2500 West #503
Pleasant Grove, UT 84062

Phone: [877.536.7290](tel:877.536.7290)
Email: info@insurebodywork.com

