

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.

#### 3. Client Slips-and-Falls

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



#### 4. Loss of Business Property

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

#### 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 <u>250+ services</u>, 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!

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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 <u>filling out your</u> <u>application</u>. 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!

#### **How to Get Coverage**



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 Occurence ———————————————————————————————————	\$2,000,000
Damage to Premises Rented to you —————	\$300,000
Medical Expense Limit ———————————————————————————————————	erson: \$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

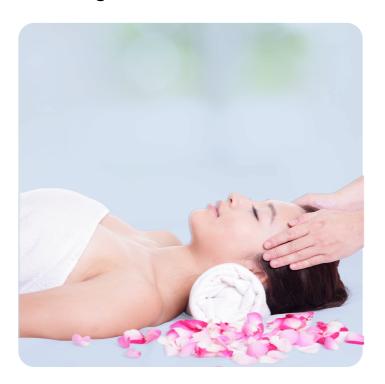
Add a landlord, event organizer, or business partner to your policy they get coverage too if there's a claim related to your work at their location or event.

# 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.

08 Contact Us

### 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** 

Email: info@insurebodywork.com



