beauty & BODYWORK™ insurance

Massage Therapy Liability Insurance Checklist

Confidently shop for massage therapy insurance by completing this checklist and ensuring your policy fits your practice's unique needs.

Step 1: Identify Your Practice Type

Question	Yes	Notes
Do you own your own massage business or studio?	☐	
Do you rent or share space in a spa, salon, or wellness center?	☐	
Do you travel to clients' homes (mobile practice)?	☐	
Are you an employee or an independent contractor?	☐	

✨ *The more independent or mobile you are, the more comprehensive coverage you'll likely need.*

Step 2: Choose the Core Coverages You Need

Coverage Type	Description	Need?	Notes
Professional Liability	Protects you if a client claims injury from your services	☐	
General Liability	Covers accidents like slips, falls, or property damage	☐	
Products & Completed Operations	Covers reactions or injuries caused by products you use or sell	☐	
Personal & Advertising Injury	Covers claims like defamation or privacy violation	☐	
Fire Legal Liability	Covers fire damage to your rented space	☐	
Medical Expense Limit	Quickly covers minor client injuries	☐	

✨ *You should always have both general and professional liability coverage, plus the core coverages that fall under general liability.*

Step 3: Consider Optional Coverage Add-Ons

Coverage Type	Why It Matters	Add?	Notes
Tools & Supplies (Inland Marine)	Pays to replace stolen or damaged massage tables, chairs, or tools.	☐	
Cyber Liability	Covers costs of cybersecurity-related claims (if you book or accept payments online)	☐	
Sexual Abuse & Molestation (SAM)	Covers costs if you're accused of sexual misconduct	☐	
Modality Endorsements	Extends coverage to specialized services like cupping, microcurrent facials, or fitness training	☐	

✨ *Look for a policy that offers optional coverage add-ons so you can tailor your policy to your unique business needs.*

Step 4: Compare Policy Details Across Providers

Factor	Provider A	Provider B	Provider C
Annual Premium	$	$	$
Monthly Premium	$	$	$
Deductible	$	$	$
Coverage Limits (Per Claim/ Aggregate)			
Exclusions (anything *not* covered)			
Ease of Purchase (instant, online?)			
Claims Process (easy or difficult?)			
Customer Support			
Carrier's AM Best Rating			
Occurrence-Based Coverage			

✨ *BBI offers one of the most affordable policies with industry-approved coverage limits on the market.*

Step 5: Watch for Insurance Red Flags

Warning Signs	Why It's a Problem	Seen?
Vague or incomplete policy wording	May hide exclusions	☐
No clear claims process or contact info	Could make claims difficult or delayed	☐
Hard-to-cancel auto-renewals	May trap you in unwanted plans	☐
Low coverage limits (<$1M per incident)	Risk of personal financial exposure	☐
No proof of licensing or carrier legitimacy/rating	Avoid disreputable or unverified insurers	☐

✨ *Make sure your insurance company won't leave you hanging when you need them the most.*

Step 6: Confirm Before You Commit

Get written proof of:

- Policy coverage and start date
- Certificate of insurance (COI)
- Contact info for the carrier
- Renewal and cancellation terms

✨ *Ask yourself, "If a client were injured tomorrow, would I know exactly what's covered and how to file a claim?"*

Step 7: Check Your Understanding

Before purchasing, you should be able to say "yes" to all of these:

☐ I understand what each type of coverage does.
☐ I've compared at least two providers using this checklist.
☐ I know my policy's exclusions and limits.
☐ I have coverage that fits how I actually work.

✨ *You don't have to be an insurance expert — but you should feel confident in your understanding of these coverage elements.*

Step 8: Get Covered

Last step! Purchase your policy. Don't forget to:

☐ Add any required additional insureds
☐ Send your certificate of insurance (COI) to anyone who needs it
☐ Display your insurance badge in person and online to boost credibility
☐ Log in to your user dashboard to ensure your policy is in order

✨*Congratulations! Your practice is protected, and you're free to focus on helping clients. For more resources, check out www.insurebodywork.com — BBI's got you covered. Keep growing, keep glowing!*