BEAUTY SALON BUSINESS INSURANCE BUYING WORKSHEET

Fill this out before or while requesting quotes. Give every insurer the same description of your services, staffing model and salon setup so you can compare policies fairly.

moneygeek
YOUR MONEY, SMARTER

1 Identify Risks | 2 Match Coverage | 3 Check Requirements | 4 Compare Fit | 5 Review Quotes

1. IDENTIFY THE RISKS IN YOUR SALON OPERATIONS

Record the services you offer, the products and tools you use, and how your salon and staff are set up.

TIP: Include all chemical treatments and specialized services. An insurer may price color or chemical straightening services differently from basic cuts and styling.

Business name:	**State(s) where you operate:**	**Annual revenue:**
Staffing model (employees, booth rent, both	**Years in business:**	**Annual payroll:**
Total stylists and staff:	**Salon square footage:**	**Claims in past 5 years:**

Services You Offer

- ☐ Haircuts, styling and blowouts
- ☐ Hair coloring, highlights and bleaching
- ☐ Chemical straightening or perms
- ☐ Hair extensions and weaves
- ☐ Manicures and pedicures
- ☐ Facials and skin treatments
- ☐ Waxing and hair removal
- ☐ Makeup application and bridal services
- ☐ Retail product sales

How Your Salon Operates

- ☐ Own or lease a retail salon space
- ☐ Operate from a suite or studio
- ☐ Rent booths to independent stylists
- ☐ Employ stylists as W-2 employees
- ☐ Offer mobile or on-location services
- ☐ Use chemical treatments and dyes
- ☐ Use hot tools (irons, dryers, steamers)
- ☐ Sell retail hair and beauty products
- ☐ Accept online bookings and card payments

Compare Two Service Scenarios

SCENARIO	SCOPE AND VALUE	PRODUCTS AND TOOLS USED	SERVICE LOCATION	WHAT COULD DISRUP
Routine visit				
Complex service				

Anything an insurer should know about your salon:

2. MATCH YOUR SALON RISKS TO COVERAGE

Check each trigger that describes your business, then record what the insurer needs to confirm.

APPLIES?	BUSINESS TRIGGER	COVERAGE TO ASK ABOUT	DETAILS TO CONFIRM
☐	Clients enter your salon, sit in chairs, walk on wet floors and use restrooms.	**General liability**	Covered premises, slip-and-fall limits and exclusions
☐	You apply chemicals, dyes, heat or sharp tools to clients' hair, skin or nails.	**Professional liability (E&O)**	Covered services, chemical reactions, burns and injury claims
☐	Products you apply or sell could cause allergic reactions, skin damage or hair loss.	**Product liability**	Covered products, allergic reaction claims and recall expense
☐	You own or lease a salon space with stations, equipment, furniture and inventory.	**Commercial property**	Covered buildout, equipment, inventory and business interruption
☐	You employ stylists, assistants, receptionists or other salon staff.	**Workers' compensation**	Payroll, job duties and state rules
☐	A fire, flood, pipe burst or major equipment failure could shut your salon for days or weeks.	**Business interruption**	Covered causes, waiting period and revenue calculation
☐	You want to bundle general liability with property coverage for your salon in one policy.	**Business owner's policy**	Included coverages, sublimits and salon-specific endorsements
☐	You rent booth space to independent stylists who work under their own licenses.	**Hired and non-owned liability**	Booth renter coverage, certificate requirements and gaps
☐	A landlord, shopping center or event requires limits above your base policies.	**Commercial umbrella**	Underlying policies and added limit
☐	You accept online bookings, store client contact info or process card payments.	**Cyber insurance**	Data types covered, breach response and payment card exposure

KEEP IN MIND: A trigger tells you when to ask about coverage. It does not guarantee that every loss will be paid. Confirm the policy's limits, deductible and exclusions.

My Coverage Questions:

3. CHECK LICENSING AND LEASE REQUIREMENTS

Use your state cosmetology board rules, lease terms, and any booth rental or event service agreements.

Documents to Gather

- [ ] State cosmetology or salon license
- [ ] Individual stylist license requirements
- [ ] Existing certificates & endorsements
- [ ] Salon lease or suite rental agreement
- [ ] Booth rental contracts (if applicable)
- [ ] Shopping center or landlord requirements

Licensing and Lease Requirements

REQUIREMENT	REQUIRED AMOUNT OR WORDING	WHO REQUIRES IT?	DEADLINE
General liability limit			
Professional liability limit			
Product liability limit			
Commercial property coverage			
Workers compensation proof			
Additional insured endorsement (landlord)			
Booth renter insurance requirement			
State salon or establishment license			
Certificate of insurance (COI)			

Details That Affect Your Limits and Quote

Total value of equipment and buildout:	**Retail inventory value:**
Number of styling stations:	**Number of booth renters (if any):**
Annual payroll:	**Deductible you can pay:**

Verification Checklist

- [ ] Insurer reviewed lease and booth rental terms
- [ ] Chemical treatments and hot tools confirmed
- [ ] Landlord listed as additional insured if required
- [ ] Named insured matches legal business name
- [ ] COI matches policy after all changes
- [ ] Policy starts before salon opening or lease date

> **DO NOT STOP AT THE LEASE MINIMUM:** Your landlord's requirements protect the property. Check whether your own chemical treatment liability, client injury exposure, equipment investment and booth renter gaps also have the protection your salon needs.

4. CHOOSE AN INSURER THAT COVERS YOUR SALON

Confirm that each insurer accepts beauty salons and the services, staffing model and products you use.

Provider Eligibility and Fit

QUESTION	RESPONSE (A / B / C)	NOTES
Does the insurer specifically cover beauty salons and cosmetology businesses?		
Will it cover hair, nail, skin and waxing services all under one policy?		
Does the policy cover chemical burns, allergic reactions and hair or scalp damage claims?		
How does it handle liability for services performed by booth renters in your salon?		
Can it cover your buildout investment (stations, plumbing, lighting) inside a leased space?		
Does it extend to mobile or on-location services like bridal hair and event makeup?		
Can you get a revised COI quickly enough to meet a landlord or shopping center deadline?		
Does the policy cover business interruption if water damage or a fire shuts your salon down?		
Who manages the claim if a client alleges injury from a product you applied and the manufacturer disputes it?		

Rank Your Priorities - Choose Your Top Four

- ☐ Professional liability for treatment injuries
- ☐ Commercial property for buildout and equipment
- ☐ Business interruption for salon closures
- ☐ Chemical treatment and hot tool coverage
- ☐ Product liability for allergic reactions
- ☐ Fast COIs for landlords and venues
- ☐ Booth renter liability gap coverage
- ☐ Bundling options across coverage types

My Must-Have Provider Features:

5. COMPARE QUOTES AND POLICY TERMS BEFORE BUYING

Compare quotes built from the same services, staffing model, equipment value and requested limits.

Side-by-Side Quote Comparison

COMPARISON POINT	QUOTE A	QUOTE B	QUOTE C
Provider / underwriting insurer			
Monthly and annual premium			
General liability limit/deductible			
Professional liability limit and covered services			
Product liability limit and allergen coverage			
Commercial property (equipment + buildout)			
Business interruption coverage and waiting period			
Workers' comp payroll and classifications			
Chemical treatment and burn coverage terms			
Booth renter liability and coverage gaps			
Mobile and on-location service coverage			
Cyber insurance limit (if online bookings)			
Major excluded services or products			
COI and endorsement process			
Claims contact and reporting method			

Final Policy Verification

- ☐ All services and staffing model described correctly
- ☐ Chemical and hot tool injury claims confirmed
- ☐ You understand audit and cancellation terms
- ☐ Equipment and buildout values match quote
- ☐ Landlord and booth renter requirements included
- ☐ You know insurer and how to report a claim

Final Selection

Chosen provider:	Why this provider fits:	Policy #:	Next review:

REVIEW YOUR COVERAGE WHEN: You add new chemical services, start offering skin treatments or injectables, switch between employee and booth rental models, hire additional staff, open a second location, upgrade your buildout, or begin mobile bridal services.