DOG GROOMING BUSINESS INSURANCE BUYING WORKSHEET

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

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

1. IDENTIFY THE RISKS IN YOUR DOG GROOMING OPERATIONS

Record the grooming services you offer, the tools and products you use, and how your shop is set up.

TIP: Include all breed types and specialized services. An insurer may price hand-stripping or dematting work differently from a standard bath and haircut.

Business name:	**State(s) where you operate:**	**Annual revenue:**
Shop type (salon, mobile, home):	**Years in business:**	**Annual payroll:**
Groomers and staff (including part-time):	**Average dogs groomed per week:**	**Claims in past 5 years:**

Services You Provide

- ☐ Bath, blow-dry and brush-out
- ☐ Full haircut and breed-specific styling
- ☐ Nail trimming and grinding
- ☐ Ear cleaning and plucking
- ☐ Teeth brushing and dental care
- ☐ Dematting and coat conditioning
- ☐ Flea, tick or medicated baths
- ☐ Creative grooming or dyeing
- ☐ Retail product sales (shampoo, treats)

How Your Business Operates

- ☐ Operate a storefront grooming salon
- ☐ Operate a mobile grooming van
- ☐ Groom from a home-based shop
- ☐ Use clippers, scissors and blades on dogs
- ☐ Use high-velocity dryers and heated tools
- ☐ Restrain dogs on grooming tables or loops
- ☐ Groom aggressive or anxious dogs
- ☐ Hold dogs for pickup after grooming
- ☐ Hire additional groomers or bathers

Compare Two Grooming Scenarios

SCENARIO	SCOPE AND VALUE	TOOLS AND PRODUCTS USED	DOG SIZE AND BREED WHAT COULD DISRUP
Routine groom			
Complex groom			

Anything an insurer should know about your business:

2. MATCH YOUR BUSINESS 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
☐	You use clippers, scissors, blades and dryers directly on dogs, creating cut, burn and injury risk.	**Professional liability (E&O)**	Covered services, grooming injuries and negligence claims
☐	A dog could bite, scratch or injure a person, another pet or cause damage while in your shop.	**General liability**	Covered animal types, bite claims, per-occurrence and aggregate
☐	Dogs in your care are worth hundreds or thousands to their owners and could be injured or escape.	**Bailee coverage (care, custody, control)**	Per-animal limit, aggregate, covered causes of loss
☐	Shampoos, conditioners, flea treatments or dyes you apply could cause allergic reactions or skin damage.	**Product liability**	Covered products, allergic reaction claims and recall expense
☐	You own or lease a grooming salon with tubs, tables, dryers and plumbing.	**Commercial property**	Covered buildout, equipment, supplies and business interruption
☐	You employ groomers, bathers or front desk staff.	**Workers' compensation**	Payroll, job duties (groomer vs. bather) and state rules
☐	You operate a mobile grooming van that you drive to client homes.	**Commercial auto**	Vehicle value, drivers, mobile equipment and physical damage
☐	A plumbing failure, water damage or equipment issue could shut your salon for days.	**Business interruption**	Covered causes, waiting period and revenue calculation
☐	A landlord, pet industry marketplace or franchise requires limits above your base policies.	**Commercial umbrella**	Underlying policies and added limit
☐	You accept online bookings, store client info or process card payments digitally.	**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 grooming rules, salon lease terms, and any marketplace or franchise insurance requirements.

Documents to Gather

- ☐ State or local grooming license (if required)
- ☐ Professional grooming certifications
- ☐ Existing certificates & endorsements
- ☐ Salon lease or mobile van registration
- ☐ Marketplace or franchise requirements
- ☐ Client service agreements or waivers

Licensing and Lease Requirements

REQUIREMENT	REQUIRED AMOUNT OR WORDING	WHO REQUIRES IT?	DEADLINE
General liability limit			
Professional liability limit			
Bailee / care, custody, control coverage			
Product liability limit			
Commercial property coverage			
Workers compensation proof			
Commercial auto (if mobile van)			
Additional insured endorsement (landlord)			
Certificate of insurance (COI)			

Details That Affect Your Limits and Quote

Average dogs groomed per week:	**Highest-value dog you typically groom:**
Total value of equipment and buildout:	**Number of grooming stations:**
Annual payroll:	**Deductible you can pay:**

Verification Checklist

- ☐ Insurer reviewed lease and marketplace terms
- ☐ Named insured matches legal business name
- ☐ Clipper, scissor and dryer injuries confirmed
- ☐ COI matches policy after all changes
- ☐ Mobile van listed on auto policy (if applicable)
- ☐ 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 clipper and dryer injury exposure, product reaction liability, bailee risk for high-value dogs and mobile van coverage also have the protection your business needs.

4. CHOOSE AN INSURER THAT COVERS YOUR BUSINESS

Confirm that each insurer accepts dog grooming businesses and the services, tools and shop type you operate.

Provider Eligibility and Fit

QUESTION	RESPONSE (A / B / C)	NOTES
Does the insurer specifically cover dog grooming and pet styling businesses?		
Will it cover salon grooming, mobile van grooming and add-on services under one policy?		
Does the policy cover clipper nicks, scissor cuts, dryer burns and restraint injuries?		
Does it include bailee coverage for dogs injured, escaped or that die while in your care?		
How does it handle allergic reactions or skin damage from shampoos, dyes or flea treatments?		
Can it cover a mobile grooming van as both a vehicle and a mobile workspace?		
Can you get a revised COI quickly enough to meet a landlord or marketplace deadline?		
Does the policy cover business interruption if plumbing, water damage or van repair shuts you down?		
Who manages the claim if a dog is seriously injured during a groom and the owner sues?		

Rank Your Priorities - Choose Your Top Four

- ☐ Professional liability for grooming injuries
- ☐ Product liability for shampoo and dye reactions
- ☐ Commercial auto for mobile grooming van
- ☐ Commercial property for equipment and buildout
- ☐ Bailee coverage for dogs in your care
- ☐ Fast COIs for landlords and marketplaces
- ☐ General liability for bites and slip-and-fall
- ☐ 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, grooming volume, shop type and requested limits.

Side-by-Side Quote Comparison

COMPARISON POINT	QUOTE A	QUOTE B	QUOTE C
Provider / underwriting insurer			
Monthly and annual premium			
Professional liability limit and covered services			
General liability limit/deductible			
Bailee / care, custody, control limit			
Product liability limit and covered products			
Commercial property (equipment + buildout)			
Business interruption coverage and waiting period			
Workers' comp payroll and classifications			
Commercial auto (mobile van, if applicable)			
Clipper, scissor and dryer injury terms			
Dog escape and lost animal coverage			
Major excluded breeds, services or products			
COI and endorsement process			
Claims contact and reporting method			

Final Policy Verification

- [ ] All services and tool types described correctly
- [ ] Clipper, dryer and product injury claims confirmed
- [ ] You understand audit and cancellation terms
- [ ] Equipment value and grooming volume match quote
- [ ] Landlord and marketplace 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 a mobile grooming van, begin accepting aggressive breeds, start offering medicated or creative grooming, hire additional groomers, open a second location, add retail product sales, or upgrade equipment.