

EXCLUSION REVIEW CHECKLIST

FOR FRANCHISEES » Healthcare and Beauty Industry

This guide is designed to help **healthcare and beauty professionals** review their current insurance policy or a new quote to identify potential coverage gaps. Use this checklist to evaluate common exclusions and consider any follow-up actions with your insurance broker.



GENERAL LIABILITY INSURANCE EXCLUSIONS

PROFESSIONAL SERVICES EXCLUSION

Does the policy exclude claims arising from professional services, such as treatments or consultations?

- YES**
- NO**
- UNSURE**

Notes:

PRODUCTS-COMPLETED OPERATIONS EXCLUSION

Does the policy exclude coverage for products used in treatments, especially if harm occurs after the service is completed?

- YES**
- NO**
- UNSURE**

Notes:

CONTRACTUAL LIABILITY EXCLUSION

Does the policy limit coverage for liabilities assumed under a client or vendor contract?

- YES**
- NO**
- UNSURE**

Notes:

PRIOR WORK EXCLUSION

Does the policy exclude claims related to services provided before the policy's effective date?

- YES**
- NO**
- UNSURE**

Notes:

BODILY INJURY EXCLUSION

Are certain bodily injury claims excluded, including harm arising from services provided?

- YES**
- NO**
- UNSURE**

Notes:

MEDICAL PAYMENTS EXCLUSION

Does the policy exclude payments for injuries incurred by clients or employees on the premises?

- YES**
- NO**
- UNSURE**

Notes:



PROFESSIONAL LIABILITY (MALPRACTICE) EXCLUSIONS

INTENTIONAL HARM EXCLUSION

Are claims related to intentional harm or misconduct excluded?

- YES**
- NO**
- UNSURE**

Notes:

COSMETIC PROCEDURE EXCLUSION

Does the policy exclude coverage for cosmetic procedures or enhancements?

- YES**
- NO**
- UNSURE**

Notes:



CLAIMS RELATED TO PRODUCTS EXCLUSION

Are claims related to adverse reactions to beauty products or medical devices excluded?

- YES**
 NO
 UNSURE

Notes:

INFORMED CONSENT EXCLUSION

Does the policy exclude claims where clients allege they weren't fully informed of risks?

- YES**
 NO
 UNSURE

Notes:

PRIOR ACTS EXCLUSION

Are incidents that occurred before the start of the policy period excluded?

- YES**
 NO
 UNSURE

Notes:

COST OF REWORK OR CORRECTION EXCLUSION

Does the policy deny coverage for costs to redo or correct treatments?

- YES**
 NO
 UNSURE

Notes:

MEDICAL DIRECTORS EXCLUSION

If applicable, are medical directors excluded from coverage for direct patient care?

- YES**
 NO
 UNSURE

Notes:

 **CYBER LIABILITY EXCLUSIONS**

UNAUTHORIZED ACCESS EXCLUSION

Does the policy exclude coverage if a data breach occurs due to unauthorized access?

- YES**
 NO
 UNSURE

Notes:

SOCIAL ENGINEERING AND FRAUD EXCLUSION

Are losses from scams like phishing excluded?

- YES**
 NO
 UNSURE

Notes:

THIRD-PARTY CYBER LIABILITY EXCLUSION

Are claims by clients or partners due to data breaches excluded?

- YES**
 NO
 UNSURE

Notes:

 **WORKERS' COMPENSATION INSURANCE EXCLUSIONS**

INTENTIONAL INJURY EXCLUSION

Does the policy exclude coverage for intentionally caused injuries?

- YES**
- NO**
- UNSURE**

Notes:

INJURY TO INDEPENDENT CONTRACTORS EXCLUSION

Does the policy exclude injury claims by independent contractors or 1099 workers?

- YES**
- NO**
- UNSURE**

Notes:

OCCUPATIONAL DISEASE EXCLUSION

Does the policy exclude diseases from exposure to chemicals or allergens?

- YES**
- NO**
- UNSURE**

Notes:

 **COMMERCIAL AUTO INSURANCE EXCLUSIONS**

HIRED AND NON-OWNED AUTO EXCLUSION

Are rented or employee-owned vehicles used for work excluded from coverage?

- YES**
- NO**
- UNSURE**

Notes:

UNAUTHORIZED DRIVER EXCLUSION

Does the policy exclude coverage if driven by an unauthorized person?

- YES**
- NO**
- UNSURE**

Notes:

UNSCHEDULED AUTO EXCLUSION

Are vehicles not specifically listed on the policy excluded?

- YES**
- NO**
- UNSURE**

Notes:

 **EMPLOYMENT PRACTICES LIABILITY INSURANCE (EPLI) EXCLUSIONS**

WAGE AND HOUR LAW EXCLUSION

Does the policy exclude claims related to unpaid wages, overtime, and compensation disputes?

- YES**
- NO**
- UNSURE**

Notes:



THIRD-PARTY LIABILITY EXCLUSION

Does the policy exclude harassment or discrimination claims by non-employees (e.g., clients)?

- YES**
- NO**
- UNSURE**

Notes:

PROPERTY INSURANCE (BUILDING AND CONTENTS) EXCLUSIONS

EARTHQUAKE AND FLOOD EXCLUSIONS

Are natural disaster damages excluded unless additional policies are purchased?

- YES**
- NO**
- UNSURE**

Notes:

VACANCY EXCLUSION

Is coverage excluded if the property is vacant for extended periods?

- YES**
- NO**
- UNSURE**

Notes:

ADDITIONAL COVERAGE CONSIDERATIONS

EQUIPMENT BREAKDOWN EXCLUSION

Does the policy exclude damage to tools or equipment due to mechanical breakdown?

- YES**
- NO**
- UNSURE**

Notes:

EMPLOYEE TOOLS AND PERSONAL EFFECTS EXCLUSION

Does the policy exclude tools or equipment owned by employees, even if used for work?

- YES**
- NO**
- UNSURE**

Notes:

PRODUCT LIABILITY EXCLUSION

Are adverse reactions or injuries from products (e.g., IV, skincare, haircare products) excluded?

- YES**
- NO**
- UNSURE**

Notes:

OFF-PREMISES TREATMENT EXCLUSION

Does the policy exclude services performed off-site, such as in-home treatments?

- YES**
- NO**
- UNSURE**

Notes:

COMMUNICABLE DISEASE EXCLUSION

Are claims related to the transmission of diseases, like skin infections or viral illnesses, excluded?

- YES**
- NO**
- UNSURE**

Notes:

WHAT'S NEXT:

NEED TO CHAT?

Text or Call
844-616-9663

New Customers
hello@rikor.io

ACT NOW TO PROTECT YOUR FRANCHISE FROM UNNECESSARY RISKS!

- 1. Consult Your Insurance Broker**
Share your checklist to address exclusions, gaps, and critical coverage needs.
- 2. Evaluate Professional Liability Needs**
Ensure your policy covers specialized services, prior acts, and informed consent risks.
- 3. Confirm Product and Treatment Coverage**
Verify coverage for treatments, off-premises services, and adverse reactions to products.
- 4. Ensure Cyber and Data Security**
Add Cyber Liability coverage for data breaches, unauthorized access, and fraud protection.
- 5. Schedule Annual Policy Reviews**
Update coverage annually to reflect changes in operations, services, and industry regulations.

