

WHINS Checklist: Alternative Wellness and Advanced Medspa Insurance

Quote preparation checklist

What to Gather Before Requesting a Quote

- List of services, provider credentials, medical director structure, and staff roles.
- Protocols, consent forms, before/after documentation, and client screening procedures.
- Lasers, injectables, IV therapy, ketamine, weight loss, or other advanced services.
- Professional liability, general liability, cyber, EPLI, and product sales exposures.

Helpful Documents

- Current declarations pages or quote indications, if available.
- Any contracts, lender requirements, or certificate requirements.
- Recent loss runs or claim history when applicable.
- Target effective date and timing constraints.

Questions to Be Ready For

- What changed that triggered the review?
- Are there deadlines, contracts, lender requirements, or renewal dates?
- Has there been any prior claim, cancellation, non-renewal, or coverage restriction?
- Are there related coverage lines that should be reviewed together?

WHINS Insurance Agency | 818-233-0825 | info@whins.com | CA License #0G66655

This checklist is educational only. Coverage availability, terms, conditions, and eligibility depend on underwriting review.