

An Insurance Guide For Tattoo Artists

Tattoo artists face more insurance risks than many businesses. As well as loss or damage to your equipment (salon insurance) and the liability to the public when they call into your salon, or you visit them (public liability), you may also injure your clients when you tattoo them, or they may suffer an infection later.

A quick check list of things to insure

- Do you own the building? You need buildings insurance of course!
- Add up the new cost of your equipment plus stock and arrange salon contents cover
- If you are a tenant, do you have a responsibility for anything your landlord has provided or the shop front (including the glass)? This can usually be added to a salon policy.
- If you are a tenant, did you do anything to your salon when you moved in – such as decorating, build a counter, sign writing on the glass or install more cables? If so, add tenants improvements extension to the salon policy because if this was damaged in, for example, a fire, your landlord will probably not be replacing it.
- Make sure you have public liability cover for visitors to your salon (sometimes this is referred to as “property owners” liability)
- If you visit your clients or make any other business errand out of your salon (such as visiting the bank), you need to have public liability
- Do you use your car or motorcycle for work? If so, tell your insurers because social domestic and pleasure cover won’t be satisfactory and commuting only insures you for driving between your home and workplace.
- If you employ any staff, or you are not the sole worker in a limited company, you will require employer’s liability by law.
- Don’t forget yourself! If you have an accident or fall ill, you may be earning no (or less) money. A personal accident and sickness policy is a simple solution, although your financial adviser can advise upon a wider range of solutions.
- And finally, treatment risk insurance – see below for more information.

A common misunderstanding of public liability insurance is that it covers the “property” (or thing) that you are working on. It doesn’t – not unless you extend the cover. Although you wouldn’t think of your client as “property,” the end result is the same and if you accidentally injure them whilst you are tattooing them, or your client catches an infection, your public liability insurers will not pay a claim. Alternatively, although you may have undertaken your work correctly, your client may fail to follow your advice in caring for his new tattoo and then make a complaint and demand financial compensation.

Although many complaints are unjustified, the costs of defending them are considerable and you should bear in mind that hiring a solicitor is likely to cost £150 per hour or more. Your initial consultation plus response to your unhappy customer is likely to cost more than a 12 month insurance policy.

Additionally, if you have made a mistake, there will be compensation to pay. If you run a limited company, as you a professional, you can be pursued personally, so liquidation of the business is not an option.

Your situation is not unique however – hairdressers, masseurs, tanning salons and other

professionals that apply body wraps, ear and body piercing, facials, eyelash tinting, wax removals and electrology, all require the same type of insurance, called “treatment risk.”

A responsible businessman makes sure they have all of the relevant insurance policies in place as soon as their business starts – and makes sure they are all renewed when they are due!

The only insurance policies you require by law will be motor insurance for your vehicles and employer’s liability insurance if you have any staff. You may be surprised to learn that if you are the owner of a limited company but are not the sole worker (your partner may help you with paperwork for example), then you will require employer’s liability for yourself.

It is at this point that we would really recommend that you pick up the phone and speak to a professional advisor about insurance rather than trawl through the internet and hope to stumble upon a website that might be relevant to you – unless you try ours of course!

And if you have been looking around for insurance already, you may have found that virtually nobody wants to insure you!

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Well, the good news is that there are specialist providers around, and at Versatile Insurance, we welcome enquiries from tattoo artists. We already insure businesses like yours all around the country and are keen to build upon our success.