



# Insurance Checklist for Dance Subcontractors



## Certificate of Insurance (COI) – should include:

- ☐ General Liability Insurance
  - Coverage Required: At least \$1,000,000 per incident
  - Must Include:
    - Your studio listed as "Additional Insured" – this gives your business legal protection under their policy
    - Waiver of Subrogation – prevents their insurance company from trying to recover money from your studio
    - Primary & Non-Contributory – their insurance will pay first if there's a claim involving both parties
  - What It Covers: Injuries or property damage caused by the subcontractor's work
- ☐ Workers' Compensation Insurance
  - Needed If: The subcontractor has employees or assistants, or runs an LLC/corporation with staff
  - Not Needed If: They work alone with no employees
  - What It Covers: Injuries or illness their employees may get while working
- ☐ Commercial Auto Insurance
  - Needed Only If: They drive students or use a vehicle for studio-related business
  - Recommended Coverage: \$1,000,000 limit
  - What It Covers: Car accidents that happen during work activities
- ☐ Professional Liability Insurance (also called Errors & Omissions) – Recommended
  - Recommended For: Subcontractors who teach technique, give private lessons, or offer consulting
  - What It Covers: Claims of mistakes, negligence, or failure to deliver promised services

## Need Help Getting Covered?

*HTA offers simple, guided enrollment and competitive pricing on all the insurance types listed in this checklist. Whether you apply directly or use our free assistance, the cost is the same – we're just here to make it easier.*