



Before Your Next Client: A Life Coach Coverage Checklist

This checklist helps life coaches confirm they have the right insurance in place before working with a new client, signing a contract, or hosting a session. Need help? [Life Coach Risks and Coverage Needs by Niche](#) walks you through every step.

1. Core Coverage

- I have **professional liability insurance** that covers my coaching services and advice
- I have **general liability insurance** if I work in person, host events, or rent space

2. Coverage for How & Where You Coach

- I coach online and my coverage includes **virtual sessions and advice given online**
- I collect or store clients' data and have coverage for **data-related risks**
- I coach in person and have coverage for **injuries or property damage to others**

3. Coverage for Your Coaching Niche

- My coverage fits the **type of coaching** I provide (career, wellness, relationship, etc.)
- I've considered add-ons to tailor my coverage to my **coaching specialty, staff, travel needs, or equipment**

4. Coverage for Contracts, Clients, and Business Growth

- I can provide a **certificate of insurance (COI)** if requested by a client or venue
- I can add a venue or corporate client as an **additional insured**, if required
- I've set client expectations and contract terms for a **scope of practice** that reduces risks
- I have a plan to **review coverage** as my practice grows or expands into new services

Anything Left Unchecked?

If you couldn't check off an item on this list or weren't sure if it applied to you, it's time to review your coverage. **Life coach insurance** is designed to support your work and adapt as your practice evolves. Learn more about life coach insurance or get a quick quote from Insurance Canopy.