

Why get insurance? Tattooers & Piercers

Allergic Reactions and Panicky clients

About a year ago a tattoo shop owner called to say his client was in a panic because he had an allergic reaction to his tattoo pigment. When the shop owner did not call back in a timely manner, the client went to his doctor and had the pigment excised – twice. This left a rather large indentation in the skin. We are now sitting with a demand from the claimant for a few hundred thousand.

Was it the tattooer's fault? Probably not. Yet to date we have paid over \$50,000 in medical fees before we discuss any settlement. If the shop did not have insurance, they would be looking to pay the claim out of their pocket book. These days when home equity lines of credit or any other credit for that matter is not readily available, the options are not good.

It would have been better if the tattooer had talked to the client first. There are often steps a tattooer can take to limit the effect of an allergic reaction and in fact PPIB has done considerable research on this very subject matter. The key is to keep the client from panicking so they don't take steps hastily without first checking in with the tattoo shops' doctor. Shops should have a doctor along with an insurance broker who might understand a better way to solve the problem than excision of a chunk of skin.

Stiletto Heels

A shop cannot control what women wear into their shop. For some unknown reason women like to wear stiletto heels to their friendly neighborhood tattooer or body piercer. In the last 4 years we have had 3 claims from stiletto heels. The most notable one was in a shop that had a checkerboard floor. The woman claimed the floor made her dizzy and that is why she tripped and fell.

One and one half years later, we had paid out a total of \$49,000 in defense of this claim. The woman did not receive a dime from the insurer because the stiletto heels were a good defense of ours. A woman really wears them at her own risk. Be that as it may, if the shop did not have insurance that \$49,000 in legal fees and defense would have come out of their own pocket or they would have had to declare bankruptcy.