

Beauty Salon, Nail Salon and Barber Shop Product Businessowners Package

Makeover Your Bottom Line!!!

Introducing a competitively priced product specifically designed for Beauty & Nail Salons and Barber shops. Our Package can be enhanced to include many optional coverages.

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OPTIONAL COVERAGES INCLUDE:

- ▶ Professional Liability
- ▶ Loss of Income - 12 month Actual Loss Sustained Basis with a stated limit
- ▶ Value Plus Endorsement is available on accounts eligible for Special form offering 13 optional coverages for one low flat charge including: Signs, Money & Securities, Employee Dishonesty, Personal Effects Coverage and more
- ▶ Non-Owned & Hired Automobile coverage
- ▶ Money & Securities coverage
- ▶ Signs coverage
- ▶ Equipment Breakdown coverage

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Superior policy issuance
- ▶ Low minimum premium



Independent Contractors for Beauty, Barber, & Nail Salon Product

Introducing a product enhancement specifically designed to accommodate the coverage and pricing needs of Independent Contractor risks for our Beauty, Barber & Nail Salon Product. Give your retailers a cross selling opportunity when quoting for a salon owner.

PRODUCT FEATURES:

- ▶ Rated on 1 Independent Contractor
- ▶ Includes Professional Liability
- ▶ Minimum Premiums as low as \$199
- ▶ \$1,000,000 occurrence/\$2,000,000 aggregate limits available at Minimum Premium pricing
- ▶ No General Liability Deductible

ADDITIONAL ADVANTAGES:


- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Available on Multi-Retail Web Quote System
- ▶ Low minimum premium



Beauty/Nail Salons & Barber Shops – Commercial Liability

Beauty Parlors & Hair Salons	10115
Nail Salons	15600
Barber Shops	10113

This product is designed to provide General Liability and Professional Liability to Beauty Salons, Nail Salons or Barber Shops.



The HIT ZONE – *Our highest hit ratio*

- 📍 Up to \$1,000,000 in annual sales
- 📍 Certificates of insurance obtained from all independent contractors
- 📍 No losses/claims incurred in the past three (3) years

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Up to \$3,000,000 in annual sales
- ▶ No more than two (2) losses or claims (excluding closed without payment) incurred in the past three (3) years

PRODUCT ADVANTAGES

- ▶ A.M. Best rated A++ carrier
- ▶ Professional Liability available
- ▶ Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
- ▶ No Liability Deductible

Beauty/Nail Salons & Barber Shops – Commercial Liability

INELIGIBLE RISKS

- ▶ No tanning beds
- ▶ No students (even with a permit)
- ▶ No products sold under their own name or label
- ▶ No body piercing operations
- ▶ No tattoo operations
- ▶ No removal of hair by electrolysis
- ▶ No hair implant or transplant operations
- ▶ No operations involving face lifts, or the removal of warts, moles or growths
- ▶ No chiropody or podiatry operations
- ▶ All employees have a valid license
- ▶ No microdermabrasion
- ▶ In the past 3 years, no more than 2 losses
- ▶ No more than \$3,000,000 in annual gross receipts

AVAILABLE LIMITS

- ▶ Customer Authority - up to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Additional limits up to \$5,000,000 are available within your authority via our GoldCUP Umbrella Product

SUBMISSION REQUIREMENTS

- ▶ Acord General Liability application and our Beauty, Nail & Barber Shop Supplement or equivalent
- ▶ Representation of incurred loss experience for the past three (3) years