



## Beauty Salon and Barber Shop Product

Our product is designed for barber shops, hair or nail salons and independent contractors. It can be written on a monoline or package basis.

### Eligible Risks Can Include:

- ▶ Barber shops, beauty or nail salons
- ▶ Salons that offer massage services on an incidental basis
- ▶ Salons that have tanning beds
- ▶ Independent contractors

### Coverages and Product Features:

- ▶ No liability deductible
- ▶ Rated based on the number of professional operators
- ▶ Automatically include professional liability for services such as manicures, pedicures, waxing and massage
- ▶ Chair or booth renters are considered named insureds under the salon's professional liability
- ▶ No designated premise restriction
- ▶ New ventures are acceptable

### Limits:

- ▶ Property:
  - Risks up to \$3,000,000 in total insurance value
  - Coastal zones: \$1,000,000 per location (excluding wind and hail)
- ▶ General and professional liability up to \$1,000,000 each occurrence/\$2,000,000 aggregate
- ▶ Additional excess/umbrella limits can be provided up to \$5,000,000

### Additional Advantages:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Competitive minimum premiums
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their business





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### Claim Examples

#### ▶ General Liability

- A patron at a nail salon was receiving a manicure. As she stood up, she fainted from the fumes causing fractures to her face. Medical costs were \$150,000 after reconstructive facial surgery.
- A hair stylist was providing hair cutting services to her customer. As it was very busy that day, the stylist was not able to sweep up the hair before accepting the next customer. The next customer slipped and broke his wrist when he tried to catch himself. Because he was a computer programmer, he was not able to perform his duties. Medical and lost wage costs totaled \$50,000.

#### ▶ Professional Liability

- A patron came in to receive a pedicure. Unknown to the nail technician, the patron had a skin disease. The pedicure procedure aggravated the skin, which caused an infection resulting in \$25,000 in medical costs for the patron.
- The hair stylist used her normal hair dying solution on a new customer. The customer had a severe allergic reaction to the chemicals and was hospitalized for two days. The medical and loss wage costs were \$20,000.

#### ▶ Property

- The nail salon's pipe broke from the pedicure chair, causing damage to the insured's property. The cost to replace the damaged items was \$5,000.
- A stylist did not unplug his hair dryer when he left the salon. The dryer short-circuited and caused \$20,000 in damages to the salon.



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### As a beauty salon or barber shop owner, do you have the right coverage?

- ▶ General liability that includes coverage for mental anguish or emotional distress
- ▶ No coinsurance clause on the property coverage
- ▶ Loss of income on an actual loss sustained basis
- ▶ Written on a businessowners policy form
- ▶ Special liability rating based on number of chairs

### Why purchase a USLI Beauty Salon and Barber Shop package policy?

| COVERAGE FEATURES  | USLI | COMPETITORS |
|--|------|-------------|
| Businessowners policy form   |      |             |
| General liability that expands the definition of bodily injury to include mental anguish or emotional distress with no deductible  |      |             |
| Professional coverage available  |      |             |
| Loss of income on actual loss sustained basis up to the stated limit available   |      |             |
| No coinsurance clause, no classification or designated premises endorsement  |      |             |
| Personal property of others up to contents limit   |      |             |
| Replacement cost available   |      |             |
| Special cause of loss including theft available  |      |             |
| Equipment breakdown coverage available   |      |             |
| Value Plus endorsement is available on accounts eligible for Special form offering 13 valuable coverage enhancements including water backup, money and securities, employee dishonesty, valuable papers, signs, accounts receivable and more available |      |             |

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Insure your financial well-being with a stable company that will be there to pay your claim.