

BEAUTY SALON AND BARBER SHOP PRODUCT

- ⦿ Risks with revenues up to \$3,000,000
- ⦿ Eligible classes include, but are not limited to:



Barber shops

Beauty parlors and hair styling salons

Beauticians/Barbers/Manicurists/Massage therapy – independent contractor

PRODUCT ADVANTAGES

- ▶ No liability deductible
- ▶ Rated on the number of professional operators
- ▶ Automatically includes professional liability for services such as waxing and massages
- ▶ Chair or booth renters are considered named insureds under the salon's professional liability
- ▶ No designated premise restriction
- ▶ Ability to consider:
 - Up to four tanning beds
 - Incidental massage services
 - New ventures

AVAILABLE LIMITS

- ▶ General and professional liability limits up to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Property limits up to \$3,000,000 (subject to coastal guidelines)
- ▶ Hired and non-owned auto up to \$1,000,000
- ▶ Excess/Umbrella up to \$5,000,000

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See bizresourcecenter.com for a full list of available business solutions

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Located in AK, LA or WV
- ▶ Removal of hair by electrolysis
- ▶ Eyelash extensions
- ▶ Student operators
- ▶ Products sold under the applicant's own name or label

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

