

Beauty/Barber Shop Program

Bring in new business with style.

Offered by our specialty carrier, rated A+XV by A.M. Best

Property and Liability coverages available on monoline or package basis for beauty shops and barber shops. Coverage is also available for individual operators, masseuses, manicurists, ear piercing, makeovers and facials.

Property

Coverage available:

- Building
- Contents
- Business Income
- Basic, Broad, or Special Form
- Replacement Cost or Actual Cash Value
- Inland Marine
- Equipment Breakdown
- Accounts Receivable
- Computer Equipment
- Outside Signs
- Valuable Papers

CGL

Coverage available:

- Primary limits up to \$3 million occurrence/aggregate
- Hired and Non-owned Auto
- Included Coverages:
 - Error and Omissions Coverage—Policy Limits
 - Operators who are independent contractors included as additional insureds
 - Sexual and/or Physical Abuse Coverage—\$50,000 per claim/\$100,000 aggregate (higher optional limits available)
 - Medical Payments Coverage—\$5,000 Limit
- Excess or Umbrella limits up to \$25 million

No deductible required

Crime

Coverage available:

- Inside the Premises—Theft of Money and Securities
- Inside the Premises—Robbery or Safe Burglary of Other Property
- Outside the Premises

BR-19s e (11-09)



Contact us for fast, competitive quotes and first-rate service.