BEAUTY/BARBER SHOP

BRING IN NEW BUSINESS WITH STYLE

Property and liability coverage are available on a monoline or package basis for beauty shops, barbershops and tanning salons. Coverage is also available for individual operators, masseuses, nail technicians, ear piercing, makeovers, facials, and tanning beds.

COVERAGE HIGHLIGHTS

- Primary limits up to $3 million per occurrence/$5 million aggregate
- Hired and non-owned auto
- Network security
- Errors and omissions coverage is available up to the General Liability limits
- Excess limits available up to $5 million over primary or a lead excess/umbrella
- **INCLUDED COVERAGES:**
  - Operators who are independent contractors included as additional insureds
  - Sexual and/or physical abuse coverage - $100,000 per claim or $300,000 aggregate (higher optional limits are available)
  - Medical payments coverage - $5000 limit

PROPERTY COVERAGE

- Building
- Business personal property
- 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

CRIME

- Inside the premises
  - *Theft of money and securities*
  - *Robbery or safe burglary of other property*
- Outside the premises

CONTACT US TODAY FOR MORE INFORMATION!

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