



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 800 955 4465 Fax: 9167807181

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





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Beauty/Nail Salons & Barber Shops – Commercial Liability

Beauty Parlors & Hair Salons10115

Nail Salons15600

Barber Shops10113

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