

Top agent questions

Day Spa, Tattoo Studio and Salon Program

Q: Can the professional liability coverage be written as a mono-line policy?

A: Yes it can.

Q: Will this program consider a new venture?

A: Yes, new ventures will be considered under this program.

Q: How long does it take to turn around a quote?

A: Generally a quote can be turned around within 48 hours with a completed submission.

Q: Can tanning salons be insured as part of this program?

A: Yes, but with certain restrictions, and the tanning salon must be ancillary to the core business.

Q: Is laser skincare or laser hair removal considered under this program?

A: No, not with this program.

Q: Is trade show off premises coverage included?

A: Liability coverage is automatic; property coverage can be added.

Q: Will the coverage exclude "independent contractors," such as a masseuse at a Day Spa (if the masseuse is not an employee)?

A: Independent operators can be included if the owner chooses to cover them.

Q: Is the professional liability occurrence or claims-made?

A: Occurrence.

Q: Is prior acts endorsement offered for clients switching to this program from a claims-made policy?

A: Yes.

Q: Are premiums based off of sales? If not, how are premiums calculated?

A: Premium for professional liability is based on the number of technicians and services being performed. Premium for general liability is based on the square footage of the facility.

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