



## INDEPENDENT BEAUTICIAN INSURANCE

# Our Style Gives You Peace of Mind

**From Cut to Color, Find Coverage That Protects and Follows You Wherever You Go**

### Why Coverage Is Important:

Are you an independent beautician or do you rent space in a salon? If so, it's important to have the right coverage in place. Regardless of whether you are a hair stylist, nail technician or massage therapist, accidents can happen where you will need protection for claims arising from the services you provide.

Many salon owners' policies will not extend coverage to you as an independent contractor, so finding a stylish and comprehensive insurance policy is important for the health of your business.

### Coverage Features:

- ✦ Includes professional liability for services such as hair cutting and styling, manicures, pedicures, waxing, massage and more
- ✦ Coverage will follow you wherever you work
- ✦ No prior experience needed
- ✦ Premiums start at \$199 (may vary by state)

### Additional Advantages:

- ✦ Financial stability of a carrier rated A++ by A.M. Best
- ✦ Unsurpassed service with a sense of urgency and care



# Coverage for Independent Beauticians

## Why Coverage is Necessary:

- A client developed an infection from a manicure, incurring \$76,300 in medical expenses and \$11,350 in lost earnings
- A client had an allergic reaction to hair color, and the stylist was held liable for \$25,000 in damages
- A massage therapist dislocated a client's shoulder while performing a regular massage, causing \$150,000 in damages



### Eligible Risks:

- Hair stylists
- Barbers
- Nail technicians
- Make-up artists
- Massage therapists

### Most Common Ineligible Risk Characteristics:

- Removal of hair by electrolysis/laser
- Products sold under the applicant's own name or label
- Operates in AK, LA or WV
- Eyelash extensions, waxing or skin-care as primary services

