



Thinking. Ahead.

Beauty, Barber & Body Insurance

TARGET MARKET

Salon & beauty professionals providing the following services:

- Barbers
- Beautifications
- Cosmetologists (may do makeup, facials, body wraps, wig fittings)
- Electrologists
- Estheticians (includes chemical peels, microdermabrasion, myotonology & galvanic current machine services)
- Nail Technicians
- Massage Therapists (includes reflexology services)

Coverage is also available for individual independent contractors renting space at a larger salon.

Health & exercise activities including:

- Body Wraps
- Exercise Machines
- Sauna
- Whirlpool & Hot tub

Activities must be less than 20% of total sales: operations in excess of 20% are not eligible for AMC's BOP but may qualify under a package policy.

Sun tanning operations (may also be written on a monoline liability policy - non-admitted only)

PROGRAM FEATURES & ENHANCEMENTS

- Available on a BOP or monoline general liability policy
- Available either admitted or non-admitted
- General liability limits available to \$1,000,000 / \$3,000,000
- Minimum premium is \$350 for admitted and \$500 non-admitted
- Professional liability is included at policy limits
- Umbrella limits available to \$5,000,000

PROGRAM FEATURES

- Employee benefit liability
- Equipment breakdown
- Hire & non-owned auto
- Identity theft
- Waive coinsurance penalty if insured to 100% of value
- BOP Premier Endorsement is available for additional premium

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Send all submissions to Submissions@amcins.com