

Contact Information:

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Arizona Office:

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For more information about our current products and services visit us on the web at amcinsurance.com

Send all submissions to Submissions@amcins.com



Thinking. Ahead.

Salon, Spa & Personal Enhancement

TARGET MARKET

Eligible Services

- Hair
- Nails
- Facials
- Electrology
- Massage
- Make-up (non-permanent)
- Microdermabrasion
- Chemical peels
- Ear piercing
- Tanning and spray tanning
- Teeth whitening
- Waxing

Eligible Professionals

- Aestheticians
- Barbers
- Beauticians
- Cosmetologists
- Electrologists
- Massage therapists

Eligible Incidental Services

- Body wraps
- Exercise machines
- Saunas
- Whirlpools
- Hot tubs

BUSINESSOWNERS POLICY

Liability Coverages

- Limits up to \$1M each occurrence/\$3M aggregate available
- Professional Liability included in Liability limits
- Abuse and Molestation coverage included in the Liability limits
- Coverage extends to licensed professional independent contractors
- Host Liquor Liability coverage included
 - Medical Payments—\$5,000 (\$10,000 available)
- Damage to Premises Rented to You—\$100,000

BUSINESSOWNERS POLICY

Liability Coverages

- Direct physical loss covered unless excluded (subject to policy terms)
- Business Income Actual Loss Sustained is included
- Extra Expense included
- Equipment Breakdown included
- Newly Acquired or Constructed Buildings \$250,000
- Increased Cost of Construction \$10,000
- Electronic Data \$10,000
- Pollutant Clean-up and Removal \$10,000
- Personal Property Off-premises \$10,000
- Accounts Receivable \$10,000
- Valuable Papers and Records \$10,000
- Coverage for Fungi, Wet Rot or Dry Rot \$15,000