

CAPSPECIALTY SALON, SPA AND PERSONAL ENHANCEMENT LIABILITY

CapSpecialty® is the preferred insurer for beauty salons, barber shops and day spas. Coverage is issued by Capitol Indemnity Corporation, an admitted carrier. The broad coverages provided are uniquely tailored to meet the needs of businesses, and self-employed individuals, in this ever-evolving industry.

BUSINESS OWNERS POLICY*

Liability Coverages

- Limits up to \$1M each occurrence / \$3M aggregate available
- Professional liability included in liability limits
- Coverage extends to licensed professional independent contractors
- Host liquor liability coverage included
- Medical payments – \$5K (\$10K available)
- Damage to premises rented to you – \$100K

Property Coverages

- Direct physical loss covered unless excluded (subject to policy terms)
- Business income – actual loss sustained
- Extra expense
- Equipment breakdown
- Newly acquired or constructed buildings – \$250K
- Increased cost of construction – \$10K
- Electronic data – \$10K
- Pollutant clean-up and removal – \$10K
- Personal property off-premises – \$10K
- Accounts receivable – \$10K
- Valuable papers and records – \$10K
- Coverage for fungi, wet rot or dry rot – \$15K

*Capitol Indemnity also offers package policies and general liability policies for beauty salons, barber shops and day spas. If a risk does not meet the eligibility requirements for Capitol Indemnity, coverage may be available through our non-admitted company, Capitol Specialty Insurance Corporation.

TARGET RISKS

Professionals

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

Services

- Hair
- Nails
- Facials
- Electrology
- Massage
- Make-up (non-permanent)
- Microdermabrasion
- Chemical peels
- Salt rooms
- Ear piercing
- Tanning and spray tanning
- Teeth whitening
- Waxing
- LED Light therapy
- IPL therapy
- Eyebrow threading
- Eyelash extensions

Incidental Services

- Exercise machines
- Saunas
- Whirlpools
- Hot tubs

SEND SUBMISSIONS TO
GAUnderwriting@CapSpecialty.com