

CAPSPECIALTY BEAUTY, BARBER AND SPA LIABILITY

CapSpecialty is the preferred insurer for beauty salons, barber shops and day spas. The broad coverages provided are uniquely tailored to meet the needs of businesses, and self-employed individuals, includes general liability, professional liability, coverage for licensed professional independent contractors and host liquor liability.

PRODUCT HIGHLIGHTS

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)

Property Coverages

- Direct physical loss covered unless excluded (subject to policy terms)
- Business income
- Extra expense
- Equipment breakdown

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