

## Beauty, Barber & Nail Package Product

AS A BEAUTY, BARBER OR NAIL SALON OWNER, DO YOU HAVE THE RIGHT COVERAGE?

- ▶ General Liability that includes coverage for mental anguish or emotional distress
- ▶ No coinsurance clause on the property coverage
- ▶ Loss of income on an Actual Loss Sustained basis
- ▶ Written on a Businessowners Policy form
- ▶ Special liability rating based on number of chairs
- ▶ Policy that is not subject to an audit
- ▶ Professional Liability coverage

Why you should place coverage with our Beauty, Barber & Nail Package Policy:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Businessowners policy form	✓	?
General Liability that expands the definition of Bodily injury to include mental anguish or emotional distress with no deductible	✓	?
Professional Coverage available	✓	?
Loss of Income on Actual Loss Sustained basis up to the stated limit available	✓	?
No Coinsurance Clause, No Classification or Designated Premises Endorsement	✓	?
Personal Property of Others up to Contents limit	✓	?
Replacement Cost available	✓	?
Special Cause of Loss including Theft available	✓	?
Equipment Breakdown coverage available	✓	?
Value Plus Endorsement is available on accounts eligible for Special form offering 13 valuable coverage enhancements; including water backup, Money & Securities, Employee Dishonesty, Valuable Papers, Signs, Accounts Receivable and More available	✓	?