

Beauty Shops

Nail Salons and Beauty Shops

Beauty Shops provide haircuts and hair styling services to men and women while nail salons provide nail styling services including applying or repairing sculptured nails.

Product Features

Base Coverages

- Accounts Receivable
- Business Income from dependent properties
- Business Liability
- Equipment Breakdown
- Identity Recovery
- Leasehold Improvements
- Tenant Glass
- Valuable Papers and Records

Additional Coverages

- Computers and Media
- Debris Removal
- Property of Others
- Backup of Sewers and Drains
- Business Income from Off-Premises Svcs
- Business Income at Newly Acquired Premises
- Employee Dishonesty/ERISA
- Forgery
- Outdoor Property
- Outdoor Signs

Suggested Optional Coverages

- Barber & Beauty Shop Professional Liability

Maximum Risk Size Thresholds

- Maximum Property Values Per Location: \$15,000,000
- Maximum Sales Per Account Location: \$15,000,000
- Maximum Sales Per Location: \$10,000,000
- Maximum Payroll Per Account: \$13,000,000



Ideal Beauty Shop and Nail Salon Risks

- Beauty Shops
- Barber Shops
- Nail Salons
- Excludes tanning exposures



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