



STANDARD UNDERWRITERS
NETWORK

Specialized Coverage for Beauty, Nail & Barber Needs



SUN offers **specialized insurance protection** for **beauty, nail, and barber target markets**. Coverage options are designed for the unique needs and challenges of salon owners that provide comprehensive insurance coverage including **professional liability** in most cases.



Product Highlights:

- **Professional liability** is included at policy limits – Salon & Beauty only (no Spa)
- Business owner's product available in most states
- Business income available on an actual loss sustained basis for 12 months
- Non-owned and Hired Automobile coverage available
- Workers Compensation

Program Features:

- Available on a BOP or monoline general liability policy
- Available either on an admitted or non-admitted basis
- General liability limits available to \$1,000,000/\$3,000,000
- Minimum premium is \$350
- Umbrella limits available to \$5,000,000

Target Market:

- Barbers
- Beauticians
- Cosmetologists (may do makeup, facials, body wraps, wig fittings)

Acceptable:

- All beauticians, barbers, estheticians, and massage therapists must be licensed if required by the state
- Spray tanning
- Services covered may include:
 - Hair
 - Nails
 - Facials
 - Electrology
 - Make-up
 - Massage

To Quote:

- Use Line of Business Search tool at www.sunins.com
- Example Search terms: **Beauty** or **Nail** or **Barber**
- Quote online or download BOP quick application

For More Information, Contact **Standard Underwriters Network** Directly at 678.498.4800

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