



# PRODUCT HIGHLIGHTS

## SALONS AND DAY SPAS

### Benefits of this Program

Philadelphia Insurance Companies (PHLY) subscribes to the belief that fitness is a key ingredient to wellness. Because we practice physical fitness in our lifestyle and have specialized in this growing industry, we understand how to provide broad form insurance coverage to Salons and Day Spas across the United States. For all your Salon and Day Spa needs visit our website at [PHLY.com](http://PHLY.com).

### Key Benefits

#### General Liability and Professional Liability

- Comprehensive General Liability and Professional Liability - limits to \$1M each occurrence/\$3M aggregate (higher limits available)
- Abuse and Molestation coverage included
- Coverage extended to contracted professionals
- Coverage for nails, beauty, massage, tanning, and teeth whitening included
- Liquor Liability coverage available
- Coverage for day nursery exposures included

#### Property

- Property coverage afforded for Automatic External Defibrillators (AED) - \$5,000 limit
- Special Causes of Loss coverage on buildings, contents, business income, and extra expense
- Coverage extended to include property of customers in your care, custody, or control - \$10,000
- Coverage for outdoor pools and court surfaces
- Spoilage - \$25,000
- Signs (attached or unattached) - \$25,000
- Precious metals, including trophies - \$5,000
- Business Income and Extra Expense - \$100,000
- Pollutant clean-up and removal - \$25,000

#### Automobile

- Owned/non-owned/hired auto
- Hired car physical damage
- Rental reimbursement for private passenger vehicles

#### Crime and Fidelity

- Employee Dishonesty
- Forgery or Alteration
- Theft, Disappearance, and Destruction - \$10,000

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement and \$1,500 Travel Delay Reimbursement

#### Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a crisis

#### Risk Management Services

- Product specific web-based Risk Management Services solutions through [PHLY.com/RMS](http://PHLY.com/RMS)
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services issues and Large Loss Lessons Learned
- Strategic partnership with best-in-class vendor for discounted background & motor vehicle record (MVR) checks

#### Documents Required for Proposal

- Completed, signed, and dated Fitness & Wellness Insurance Salons and Day Spas Supplemental application
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Brochure, advertising materials, or website information

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# SALON AND DAY SPA - *continued*

## Service

- Clients are serviced by our Home Office as well as our Fitness and Wellness Insurance office

## Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M. Best. Nationally recognized as a member of Ward's Top 50. Forbes Magazine has recognized the Companies as one of the 400 Best Big Companies in America

*For more information about our products and services please visit us at [PHLY.com](http://PHLY.com)*



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The PHL Y *Difference*

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