

Personal care insurance



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Markel® – keeping your personal care business well groomed. The day-to-day activities involved in owning a beauty salon or barber shop can leave the owner vulnerable to unique risks. Markel offers the insurance needed to help protect every asset: from the tools of the trade, to the financial investments at stake in case of an accident. By combining businessowners policy and workers compensation coverages, we also provide a multi-policy discount of 10%. You help your clients feel secure about their appearance, Markel can help you feel secure about your business.

Appetite

- Barber shops
- Beauty salons
- Nail salons

Coverages

Businessowners policy

Property coverages

- Building and Business Personal Property
- Accounts receivable up to \$50,000
- Business Income loss up to 12 months
- Employee dishonesty up to \$25,000
- Money and Securities up to \$25,000

Liability coverages

- Limits of up to \$2 million per person / \$4 million per occurrence.
- Damages to premises rented up to \$1 million
- Hired Auto / Non-Owned Auto
- Beauty salon Professional Liability
- Employment Practices Liability limits up to \$1 million (for sexual harassment, breach of contract or wrongful termination. Includes third party coverage).

Umbrella policy **NEW**

Limits

- Up to \$3 million

Workers compensation

Including:

- Lost wages and benefits
- Medical care and rehabilitation services
- Legal representation and compliance services

Limits – employer's liability

- Up to \$2 million per accident/\$2 million per policy/
\$2 million per employee

Not a market for:

- Esthetician operations – dermabrasion, dermablading, and microblading
- Eyelash extensions
- Tanning salons

State availability

- Available in the majority of states by the end of 2019. Terms and conditions for rate and coverage may vary by state.

Start your submission today in mPortal – portal.markelinsurance.com

Find your underwriter at markelinsurance.com/contacts-search

Multi-policy discount not applicable to Equipment Breakdown Protection and Employee Practices Liability Insurance endorsements.

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