



10 REASONS WHY™

SALON AND DAY SPA

10 Reasons to Choose Philadelphia Insurance Companies for Salon and Day Spa

1. General and Professional Liability available in most states with limits of \$1,000,000 per occurrence and \$3,000,000 aggregate (higher limits available)
2. Coverage for nails, beauty, massage, tanning, teeth whitening included
3. Abuse and Molestation coverage included
4. Multi-state capability with the exception of Louisiana
5. Coverage available for both employed and sub-contracted professionals
6. Customer Service Call Center available to address all policyholder concerns
7. Liquor Legal Liability coverage available
8. Business Income/Extra Expense limit of \$100,000 included as part of our Elite Property Form
9. Property coverage afforded for Automatic External Defibrillators (AED) – \$5,000 limit
10. Interest-free installments available



Automatically included on every account:

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



800.873.4552

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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