



10 REASONS WHY

DAY SPA

10 Reasons to Choose Philadelphia Insurance Companies for Day Spas

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



800.395.8075

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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PHLY BELL ENDORSEMENT - PHLY Bell endorsement includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Consulting Fee, Temporary Meeting Space Reimbursement, Image Restoration and Counseling, Donation Assurance, Business Travel and \$50,000 limits each for Kidnap Expense and Key Individual Replacement Expenses

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



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