



10 REASONS WHY™

SALONS AND DAY SPAS

10 Reasons to Choose Philadelphia Insurance Companies for Salons and Day Spas

1. General and Professional Liability available in most states with limits of \$1M per occurrence and \$3M aggregate (higher limits available)
2. Coverage for nails, beauty, massage, tanning, and 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. Coverage extension for both employed and sub-contracted professionals providing any service, advice or instructions relating to physical fitness



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"



Think**PHLY** | 800.873.4552 | **PHLY.com**

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To Be a **Good Company**