

Product
Information
Sheet

Spa Package

Overview

A package for Spas including Beauty and Esthetics services.
Services may include (but are not limited to) –

Body Wraps / Exfoliation	Microdermabrasion
Chiroprody	Paraffin treatments
Electrolysis	Pedicures
Facials (including peels)	Permanent Makeup
Hairdressing (including dyes)	Pigment Removal / Lightening
Laser Hair Removal	Reflexology
Light Touch Therapy	Shiatsu / Stone Massage
Manicures	Wax Removal, Threading, Tweezing
Massages	Tanning - including spray on

Mandatory that E&O liability must be covered, and so warranted. E&O is available from Totten Group if required.

Coverages

Property - Broad Form, Replacement Cost

- » including sewer back-up
- » flood and earthquake
- » Limits up to \$5,000,000

Business Income

Crime – Broad Form Money & Securities

- » Limits up to \$10,000

CGL

- » Limits up to \$2,000,000 including Personal Injury
Medical Payments and Tenants Legal Liability

Medical Malpractice

- » Limits up to \$2,000,000 (claims made form)

Equipment Breakdown available too

Underwriting Considerations

- » Minimum premium \$1,500
- » Fully completed app
- » Favourable loss history
- » Incidental liquor service is acceptable

Markets

Aviva Insurance Company of Canada
Lloyd's

New Submissions

Email: casualty@tottengroup.com
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www.tottengroup.com