

# SPECIALTY COMMERCIAL LINES

## Product fact sheet



**PREMIER**  **canada**

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### BEAUTICIAN, SPA AND WELLNESS

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#### Target Risks

#### Mobile, Chair Renters, Home based, Salons, Medi Spas

- Hair and Esthetic Services
- Massage
- Laser/IPL/LHE/EPL
- Coolsculpting
- Radio Frequency
- Injectable Treatments e.g. Botox and Collagen
- Teeth Whitening
- Tanning Operations
- Tattoo Removal
- Nail Salons
- Microblading / Micropigmentation
- Platelet Rich Plasma (PRP)
  - Vampire Facials
  - O/P/G Shots
- Vaginal Rejuvenation
- Beauty Schools
- Associations of Practitioners – Provincial or National Programs

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#### Coverage Available

- Commercial General Liability including Employers Liability
- Professional Liability / Medical Malpractice
- Cyber / Privacy Breach – First & Third Party available for up to \$250,000 Limit
- Property, Crime, Business Interruption, Boiler Package

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#### Features & Benefits

- Miscellaneous property floaters
- Ability to cover higher risk treatments
- Limits up to \$5 million CGL / Professional
- Property – All Risk, Replacement Cost
- Abuse sublimit available for most risks up to \$1 million

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#### Minimum Premium as low as...

- \$285 Chair Renters
- \$385 Home Based Business
- \$400 Salons

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#### Why Premier?

- Founded in 1989, Premier is one of the largest MUA's in Canada.
  - An MUA that's a true niche program specialist not a generalist – providing in-house underwriting and claims expertise that is second to none
  - Book rollover incentives
  - Preferred rating on spa franchises
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Visit our website for details on all the unique programs offered by Premier. All our applications, policy forms, brochures & other useful documents can be downloaded from our website. [www.premiergroup.ca](http://www.premiergroup.ca)

**Think Premier...**