





## **Specialty Commercial Lines**

BEAUTICIAN, SPA AND WELLNESS	
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
Coverage Available	<ul> <li>Commercial General Liability including Employers Liability</li> <li>Professional Liability / Medical Malpractice</li> <li>Cyber / Privacy Breach – First &amp; Third Party available for up to \$250,000 Limit</li> <li>Property, Crime, Business Interruption, Boiler Package</li> </ul>
Features & Benefits	<ul> <li>Miscellaneous property floaters</li> <li>Ability to cover higher risk treatments</li> <li>Limits up to \$5 million CGL / Professional</li> <li>Property – All Risk, Replacement Cost</li> <li>Abuse sublimit available for most risks up to \$1 million</li> </ul>
Minimum Premium as low as	<ul><li>\$285 Chair Renters</li><li>\$385 Home Based Business</li><li>\$400 Salons</li></ul>
Why Premier?	<ul> <li>Founded in 1989, Premier is one of the largest MUA's in Canada.</li> <li>An MUA that's a true niche program specialist not a generalist – providing in-house underwriting and claims expertise that is second to none</li> <li>Book rollover incentives</li> <li>Preferred rating on spa franchises</li> </ul>
Application and Contact Information	Download application now Contact an Underwriter now

