



ALLIED MEDICAL PROFESSIONAL AND GENERAL LIABILITY COVERAGE FOR MED SPAS

Provides miscellaneous professional and general liability coverage for medical spas and day spas.

Our Capabilities:

- Limits up to \$2,000,000 /\$6,000,000
- Minimum Deductible: \$0
- Minimum Premium (non-laser): \$2,400
- Minimum Premium (laser): \$3,500

Ineligible Territories:

- Alaska
- Hawaii

Product Highlights:

- Professional Liability and General Liability offered on a Claims-Made basis
- General Liability Occurrence basis available upon request for an additional premium
- Coverage through an "A" Excellent A.M. Best rated carrier
- Dual Towers/Separate PL and GL Aggregate Limits (with the option for a shared PL and GL Aggregate for a credit)
- Employees automatically included in the definition of Insured
- Independent Contractors, Volunteers and Students can be included upon request
- Can include Direct Patient Care coverage for Physicians for select procedures
- Medical Director can be covered for Administrative and Supervisory duties including Chart Sign-Off

Coverage Enhancements Available:

- Sexual Misconduct Coverage up to \$1M / \$3M
- Employee Benefits Liability up to \$1M
- Hired & Non-Owned Auto Liability up to \$1M / \$3M
- HIPAA Sublimit up to \$250,000
- Privacy Sublimit up to \$50,000
- Defense Outside the Limits up to \$1M
- Disciplinary Proceeding Sublimit up to \$25,000
- Legal/Media Event Expense sub-limit up to \$50,000
- First Dollar Defense
- Punitive Damages Coverage available (where insurable)

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Eligible Risks:

- Medical Spas
- Day Spas

Other Information:

- Coverage for laser exposure will be limited to \$100K/\$300K sub-limits
- Weight loss restriction endorsement will apply to risks with weight loss exposure

Ineligible Risks:

- Risks with cosmetic plastic surgery exposure
- Stand-Alone Massage Parlors

Contact Us:

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