



# Is your beauty business protected?

## Get the insurance you need

### TAILORED COVERAGE FOR BEAUTY SERVICES

#### PROFESSIONAL LIABILITY (PL)

Also known as errors and omissions, or E&O, coverage, this protects you from claims of negligence during the course of conducting business. You're protected even if you haven't made a mistake.

#### GENERAL LIABILITY (GL)

Protects your business from a third party's claims of bodily injury, property damage, and personal injury like slander and libel.

#### ELIGIBLE PROFESSIONS



Barber/hair stylist services



Beautician/cosmetology services



Esthetician services



Nail technician services

**Call me to get a quote today!**

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# Why do I need insurance?



## Common risks for beauty professionals

- Bodily injury
- Defamation, libel, slander
- Dissatisfied client
- Emotional distress
- Negligence
- Third-party property damage
- Treatment gone wrong
- And much more

One in 42 beauty pros experience a claim\*

## CLAIM SCENARIOS FOR BEAUTY SERVICES:

### PL CLAIM EXAMPLE

**Treatment gone wrong:** You offer eyebrow waxing as part of your esthetician services. After you wax a customer's eyebrows, their skin becomes severely irritated. The customer requires medical treatment, and has to cancel a modeling job because of the unsightly irritation. The client sues you for emotional distress and negligence. Professional liability insurance protects against claims of negligence, and will appoint an attorney to defend you if needed, even if you haven't made a mistake.

### GL CLAIM EXAMPLE

**Bodily injury:** You are the owner of a small salon. After a blizzard, you fail to have the sidewalks cleared before reopening for business. A client slips after exiting the salon, injures her back, and demands that you pay her hospital bills. General liability insurance protects against third-party claims of bodily injury, associated medical costs, and property damage.

## Why insure your business through Hiscox?



### Experts in small business

- The only insurer to specialize in small business



### 100 years of experience

- Origins dating back to 1901



### Flexible payment options

- Pay monthly or annually



### Strong customer service

- Rated 4.7 out of 5 with 10,808 reviews (between 10/2011 and 4/2018)

## Ready to get started?

**Contact me today to get same-day coverage for your business**

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## HERE'S SOME INFORMATION THAT YOU'LL NEED

- ✓ **Business location**, including the physical address, whether you own or rent the location, and square footage
- ✓ **Number of employees**, now and anticipated over the next year. Include full-time, part-time and temporary employees
- ✓ **Estimated gross sales** for the next 12 months, and estimated gross sales from your largest single customer
- ✓ **Estimated payroll expense** for the next 12 months
- ✓ If your business uses a **written contract**, have an example available

There will be additional questions, depending on your answers to these and the type of business you have.

\*Based on Hiscox claim data from 1/1/2016-1/30/2019

This information is provided to assist you in understanding the coverage Hiscox offers and does not modify the terms and conditions of any insurance policy, nor does it imply that any claim is covered. Coverage is subject to underwriting approval, and coverage terms and limits may vary by class of business and may not be available in all states.

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