



Is your health and wellness business protected?

Get the insurance you need

TAILORED COVERAGE FOR HEALTH AND WELLNESS

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

- Acupressure services
- Acupuncture services
- Audiology
- Diet/nutrition services
- First aid and CPR training
- Home health aide
- Massage therapy
- Personal care aide
- Personal training
- Yoga/Pilates instruction

Call me to get a quote today!

Ann M. Curcuru | (248) 765-4671 | ann@curcuruagency.com | www.curcuruagency.com

Why do I need insurance?



Common risks for health and wellness professionals

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

One in 45 small business owners experience a claim*

CLAIM SCENARIOS FOR HEALTH AND WELLNESS SERVICES

PL CLAIM EXAMPLE

Negligence: Following a personal training session, one of your clients feels dizzy, experiences chest pain and has to be rushed to the hospital. The client later claims that you caused her heart attack and mental anguish. Professional liability protects personal trainers 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

Property Damage: You are a massage therapist visiting a client's home for an in-home massage. While setting up, you accidentally knock over a laptop, breaking it. General liability insurance protects against third-party claims of property damage, and would cover the cost to fix it.

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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