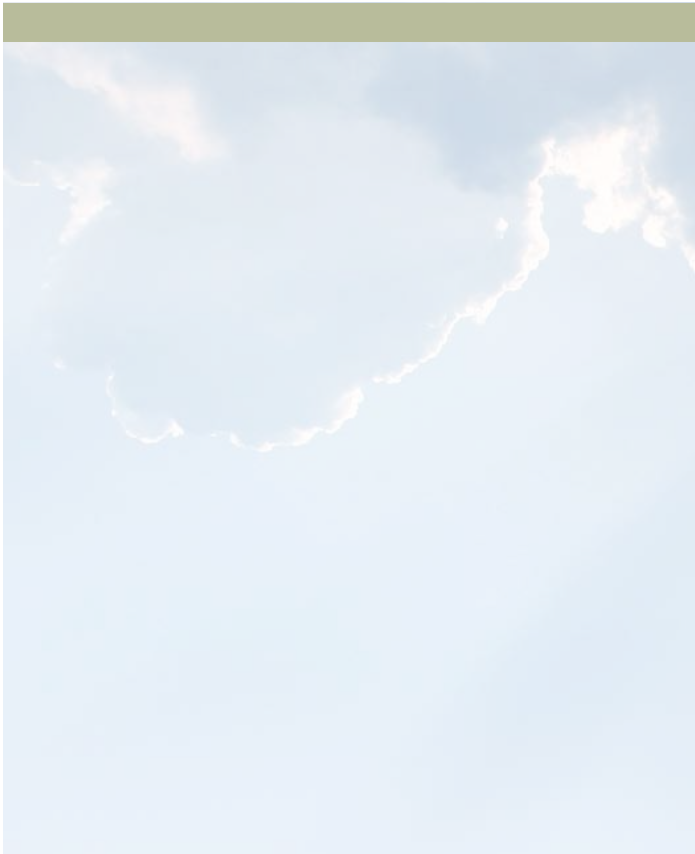




# PERSONAL APPEARANCE CARE

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*program*



**The Personal Appearance Care Program** from NSI offers protection for businesses with these property and casualty insurance coverages:

- General Liability
- Professional Liability
- Employment Practices Liability
- Property
- Crime
- Loss of Business Income
- Workers' Compensation\*
- Employers Liability - Ohio
- Commercial and Personal Auto
- Umbrella

*\*Not available in Michigan or Ohio.*





## A specialized business owners program for:

- › Barbers
- › Cosmetologists
- › Estheticians
- › Massage therapists
- › Booth rentals
- › Independent contractors
- › Beauty schools
- › Manicurists
- › Tanning salons including:
  - Spray-on tanning
  - Airbrush tanning



### General Liability:

- Limits up to \$1 million occurrence/\$3 million aggregate
- Automatically includes Professional Liability
- Medical Payments coverage of \$10,000 per person
- Coverage for independent contractors (leased chairs)
- Employees as additional insureds
- Employment Practices Liability
- Fire Legal Liability – \$200,000
- Building Owner as Additional Insured
- BOP Plus Pak
- Personal and Advertising Injury
- Optional coverages:
  - Hired and Non-Owned Vehicle Coverage
  - Personal Liability Coverage
  - Employee Benefit Coverage

### Umbrella coverage:

- Limits up to \$10,000,000

### Workers' Compensation:

- Not available in Michigan or Ohio

### Property coverage:

- Replacement Cost buildings and contents with \$250 deductible
- Business Income and Extra Expense on an ALS basis
- Crime Coverage: Money & Securities \$15,000 Inside/  
\$7,000 Outside
- BOP Enhanced Coverages
- Sign and Glass coverage
- Law and Ordinance coverage
- Equipment Breakdown coverage
- Voluntary Property Damage
- Homeowners coverage through West Bend Mutual\*
- Many more additional coverage options

*\*Homeowners coverage not available in Michigan or Ohio.*

