

**Professional
Liability**

HIGHLIGHTS

- ✓ \$300K sexual abuse/misconduct sublimit (with option up to the full limit)
- ✓ Punitive damages (where insurable by law in most favorable jurisdiction)
- ✓ Duty to defend professional liability claims made against the insured facility and/or staff
- ✓ HIPAA violations sublimit included
- ✓ Defense of licensing proceedings (\$10K), and Subpoena assistance coverage (\$10K) included
- ✓ Coverage provided to Medical Directors, independent contractors, students, volunteers, non-physician employed staff (including Nurse Practitioners and Physician Assistants) as insureds
- ✓ 50/50 cooperation clause included

CLAIM SCENARIOS

- A client complained of back pain after a therapeutic massage. It is discovered that improper massage technique led to an injury requiring rehabilitative therapy and preventing the client from returning to work. The client sued for medical expenses, pain and suffering, and loss of pay.
- A client alleged being sexually assaulted by their massage therapist. The therapist had previously been involved in a sexual assault incident at another franchise location, but the new location failed to run a background check against their internal database before hiring the therapist. The claimant sued for personal injury and negligent hiring practices.

**General
Liability**

HIGHLIGHTS

- ✓ Available on occurrence or claims made and reported basis
- ✓ Blanket AI and Waiver of subrogation included
- ✓ Products-completed operations coverage included
- ✓ Personal and advertising injury coverage included

CLAIM SCENARIOS

- A client falls off a massage table, injuring her back and leg. She brings suit against the insured for bodily injury.
- A client files suit for bodily injury and lost wages after she has an allergic reaction to a facial cream she bought from a day spa.

**Privacy /
Data Breach**

HIGHLIGHTS

- ✓ First party data breach losses, third party privacy liability, and third party network security liability covered
- ✓ Regulatory defense, fines/penalties, and compensatory, PCI fines/penalties and assessments, computer forensics, notification costs, and credit or ID protection costs covered up to the full limit
- ✓ Sublimit for crisis management and public relations costs

CLAIM SCENARIOS

- Sensitive information including social security numbers, medical history and medical insurance information of patients was breached when a massage therapy facility's computers were unknowingly hacked. The facility, by law, is required to notify the affected patients and also decides to offer credit monitoring.
- A beautician lost a laptop belonging to the salon containing customer credit card information. While the information was never disseminated, the facility still needed to notify the affected clients.

Crime

HIGHLIGHTS

- ✓ Employee theft, forgery or alteration, inside and outside the premises loss, computer funds transfer loss, and theft of clients' property are covered exposures
- ✓ Claims expense sublimit available

CLAIM SCENARIOS

- An insured's employee is accused of stealing jewelry and cash from a patient's purse while it was stored in the locker room of the massage therapy facility.
- An employee is found forging and altering outgoing checks to an account set up to collect money for their own personal benefit.

Anti-Aging Medical Spa Services Application

1. Name of applicant:
 Principal business address (please attach a schedule of additional locations if needed):
2. Telephone:
3. Date established:
4. Applicant's practice is a:

☐ Solo practioner (unincorporated)
☐ Solo practioner (incorporated)
☐ Professional Association
☐ Other (describe):

☐ Partnership
☐ Corporation (non-profit)
☐ Corporation (for-profit)
5. Please state sources and amounts of total revenue:

	Amount last 12 months	Estimated next 12 months
Fee for services	\$	\$
Other (explain)	\$	\$
	\$	\$
TOTAL Gross Revenue:	\$	\$
6. a. If applicant has a training school, complete the following:

Profession for which students are being trained	Max No. of students per session	No. of sessions per year	Number of faculty per session	Qualification of faculty (e.g. MD RN)
6. b. What is the total number of faculty members?
7. List all manufactured equipment and drugs used in the applicant's practice and purpose for which each is used:

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8. State approximate division of applicant's clients among the following categories:

a. Acupuncture	<input style="width: 50px;" type="text" value="%"/>	b. Massage Therapy	<input style="width: 50px;" type="text" value="%"/>
c. Ayurvedic Medicine	<input style="width: 50px;" type="text" value="%"/>	d. Medical Spa	<input style="width: 50px;" type="text" value="%"/>
e. Cosmetology-hair/nails/facial	<input style="width: 50px;" type="text" value="%"/>	f. Plastic Surgery	<input style="width: 50px;" type="text" value="%"/>
g. Dental	<input style="width: 50px;" type="text" value="%"/>	h. Research/Experimental	<input style="width: 50px;" type="text" value="%"/>
i. Dermatology	<input style="width: 50px;" type="text" value="%"/>	j. Surgical	<input style="width: 50px;" type="text" value="%"/>
k. Hormone Therapy	<input style="width: 50px;" type="text" value="%"/>	l. Weight Management	<input style="width: 50px;" type="text" value="%"/>
m. Other (please specify):	<input style="width: 200px;" type="text"/>		<input style="width: 50px;" type="text" value="%"/>

9. a. Indicate the number of applicant's staff:

	Employed	Contracted
Aesthetician		
Electologist		
Laser Technician		
Massage Therapist		
Medical Assistant		
Nurse Practitioner		
Physician		
Physician Assistant		
Registered Nurse		
Other (specify)		

b. Are all the above individuals licensed in accordance with applicable state and federal regulations? Yes ☐ No ☐
If No, please attach explanation.

c. i. Do you require contracted staff to carry their own Professional Liability Insurance? Yes ☐ No ☐

ii. If Yes, do you maintain Certificates of Insurance to confirm such coverage? Yes ☐ No ☐

d. Has the applicant or have any of the above employees:
(Attach detailed explanation for any 'Yes' answers)

i. ever been the subject of disciplinary or investigative proceedings or reprimand by a governmental or administrative agency, hospital or professional association? Yes ☐ No ☐

ii. ever been convicted for an act committed in violation of any law or ordinance other than traffic offenses? Yes ☐ No ☐

iii. ever been treated for alcoholism or drug addiction? Yes ☐ No ☐

iv. ever had any state professional license or license to prescribe or dispense narcotics refused, suspended, revoked, renewal refused or accepted only on special terms or ever voluntarily surrendered same? Yes ☐ No ☐

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10. a. Provide the following information for all procedures performed, include proof of training/certification, informed consent forms and client selection protocols:

Procedures	Performed By:	Is training certificate attached? Yes/No	Is CV attached? Yes/No	Is client selection protocol attached? Yes/No	Is informed consent attached? Yes/No	Number of procedures per year?
Acne Blue Light Treatments						
Botox Injections						
Chemical peels						
Colon Hydrotherapy						
Cosmetology (hair/nails/facials)						
Dermal fillers: Specify Type						
Hormone Therapy (Specify Type and Method of Delivery)						
Laser Hair Treatments						
Laser Lipolysis / SmartLipo						
Laser Skin Treatments: Specify Type						
Massage Therapy						
Mesotherapy						
Microdermabrasion						
Micropigmentation						
Sclerotherapy						
Tattoo Removal						
Tooth Whitening						
Waxing						
Other: Describe:						

- b. Are any of the above procedures performed by a physician or dentist?

Yes ☐ No ☐

If Yes, does the physician(s) or dentist(s) have Medical Malpractice Liability Insurance for this activity?

Yes ☐ No ☐

If No, please submit a mainform application and C.V. for each physician or dentist to be included.

11. a. List prior professional liability insurers for the past 5 years (if none, state none):

Insurer	Dates Covered (From-To) mm/dd/yyyy	Limits of Liability per Claim/Aggregate	Deductible	Premium	Coverage Type: Occurrence or Claims-Made
	-	\$ /\$	\$	\$	
	-	\$ /\$	\$	\$	

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	-	\$ /\$	\$	\$	
	-	\$ /\$	\$	\$	
	-	\$ /\$	\$	\$	

11. b. If the current/expiring policy is on a Claims-Made form, what is the retroactive date?

mm/dd/yyyy

12. a. Is the applicant currently insured under a commercial general liability policy including products and completed operations coverage?

Yes ☐ No ☐

If Yes, please list below:

Insurer	Dates Covered: (From-To) mm/dd/yyyy	Limits of Liability per Claim/Aggregate	Deductible	Premium	Coverage Type: Occurrence or Claims-Made
	-	\$ /\$	\$	\$	
	-	\$ /\$	\$	\$	
	-	\$ /\$	\$	\$	
	-	\$ /\$	\$	\$	
	-	\$ /\$	\$	\$	

12. b. If the current/expiring policy is on a Claims-Made form, what is the retroactive date?

mm/dd/yyyy

13. Has any similar insurance ever been declined or cancelled?

Yes ☐ No ☐

If Yes, please attach an explanation.

14. Does any person to be insured have knowledge or information of any act, error or omission which might reasonably be expected to give rise to a claim against him/her?

Yes ☐ No ☐

If Yes, please attach complete details including a description of the incident(s).

15. After inquiry have any claims been made against any proposed Insured(s) during the past five (5) years?

Yes ☐ No ☐

If Yes, please complete a Supplemental Claims Information Form for each claim.

How many claims have been made in the last five (5) years?

Anti-Aging Medical Spa Services Application

It is understood and agreed that with respect to questions 14 and 15, that if such knowledge or information exists any claim or action arising there from is excluded from this proposed coverage.

Notice to New York applicants: any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any false information, or conceals for the purpose of misleading, information concerning any material thereto, commits a fraudulent insurance act, which is a crime.

The applicant hereby acknowledges that he/she/it is aware that the limit of liability shall be reduced, and may be completely exhausted, by the costs of legal defense and, in such event, the Insurer shall not be liable for the costs of legal defense or for the amount of any judgment or settlement to the extent that such exceeds the limit of liability.

The applicant further acknowledges that he/she/it is aware that legal defense costs that are incurred shall be applied against the deductible amount.

I DECLARE that, after inquiry, the above statements and particulars are true and I have not suppressed or misstated any material fact and that I agree that this application shall be the basis of the contract with the Underwriters.

Name of applicant:

Signature of person
authorized to execute on
behalf of the applicant:

Date:

This application form duly completed, together with any supplementary information, must be signed in ink or by electronic signature by the person indicated.

Signing of this form does not bind the applicant or the Underwriters to complete this insurance.

A copy of this application should be retained for your records.