

Protecting Beauty, Body and Barber Business Owners

Capitol Indemnity Corporation provides strong protection for Beauty, Body and Barber business owners.

To find out more about Capitol's Business Owners Policy for Beauty, Body and Barber business owners, contact your insurance agent or call us for a listing.



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A proud member of the Capitol Transamerica Corporation.

A wholly owned subsidiary of the Alleghany Corporation.

Capitol Indemnity Corporation is backed with an A.M. Best Rating of A+ XV (superior) and a Standard & Poor's "A" rating.

These materials describe Capitol Indemnity's Beauty, Body and Barber Business Owners Program. Given space limitations, we cannot list every provision, condition or exclusion in the policy. These materials are subject to the terms of the actual policy controls. Please read your entire policy carefully immediately after you receive it and contact your agent in the event you have any questions.



3-B Program

Beauty, Body & Barber

STRONG
PROTECTION
FOR UNIQUE
MARKETS



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Beauty, Body and Barber Business Owners Program

For nearly 50 years, Capitol Indemnity Corporation has provided strong protection for people in unique businesses. Salon owners have unique needs for their challenges and risks.

Capitol Indemnity matches those special risks with the Capitollized Business Owners Program for beauty, body and barber. It's a comprehensive package that provides both property and liability coverage for eligible risks.

Eligible Classes

Our program is designed to provide superior coverage for the following Beauty, Body and Barber businesses:

- Beauty Salons and Barber Shops
- Independent Contractors / Booth Renters
- Electrologists
- Massage Therapists
- Estheticians
- Nail Technicians
- Suntanning Operations
- Cosmetology and Massage Schools
- Incidental / Health and Exercise Activities



Property Coverage

Building and / or Contents

- Special Form coverage
- Property deductible - \$250 minimum
- 4% Building limit automatic increase

Additional Coverages

Addition to the limit of insurance:

- Business Income and Extra expense are included on an actual loss sustained basis with a 12 month limitation
- Business Income – Civil Authority
- Building owner glass (tenant building glass option)
- Collapse
- Debris removal
- Equipment breakdown coverage – Time element
- Utility Services – Time element / Direct damage
- \$1,000 Fire department service charge
- \$1,000** Money Orders / Counterfeit paper currency
- \$2,500 Outdoor property
- \$2,500* Forgery and Alteration
- \$5,000* Money and Securities
- \$5,000* Employee Dishonesty
- \$5,000* Increased cost of construction
- \$5,000 Business personal property in transit
- \$10,000 Personal effects
- \$10,000* Outdoor signs
- \$10,000 Pollutant clean up and removal
- \$15,000 Business personal property off-premises
- \$25,000** Water damage – Sewer back up
- \$25,000* Accounts Receivable
- \$25,000* Valuable papers and records
- \$25,000 Fine Arts
- \$25,000* Electronic data processing hardware and software
- \$100,000 Business personal property at newly acquired premises

* Higher limits are available

** Subject to property limits of insurance shown in the declaration page at time of loss.

General Liability Coverage

Occurrence Form Applies

Liability & Medical Expense Occurrence	General Aggregate	Products	Medical Expense (Per Person)
\$300,000	\$600,000	\$600,000	\$5,000*
\$500,000	\$1,000,000	\$1,000,000	\$5,000*
\$1,000,000	\$2,000,000	\$2,000,000	\$5,000*
\$1,000,000	\$3,000,000	\$3,000,000	\$5,000*

Coverage Includes

- Bodily injury
- Property damage
- Medical expenses (students included)*
- Personal injury / Advertising injury
- Limited Contractual Liability
- \$100,000 Tenant fire liability**

Professional Liability is included for all eligible classes of business.

Optional Coverages

- Hired Auto and Non-Owned Auto Liability***
- Employee benefits

Umbrella Coverage

- Limits from \$1,000,000 to \$5,000,000 available

Workers Compensation

- Available in limited states

* Excludes independent contractors

** Higher limits are available

*** Not available in all states