

PPIB Programs 2015

ALLIED HEALTH: Our program offers Professional Liability and General Liability to a variety of professionals. Other available coverages may include: Outpatient Medical Facilities (Labs, Clinics, Surgical, Rehab, etc.), Medical Clinics, Medical Directors, Dietician/Nutritionists, Group Homes and Adult Day Care Centers, Home Health and Independent Living Facilities, Long Term Care, Assisted and Intermediate Care Facilities, Social Service & Hospice Agencies, Oncology Centers, Pharmacies, Physical Therapy Clinics, Dialysis Centers, Audiologists/Speech Pathologist, Occupational Therapist, Hypnotherapists, Foster/Adoption Agencies, Non-Standard Physicians/Surgeons/Dentists, Aromatherapists, Certified Lab Technicians, Counsellors, Homeopaths & Meditation Practitioners.

ANTI-AGING: Coverage is available for Nutritional Counseling, Wellness Analysis, Lipotropics, Body Contouring, Cellulite Reduction, Vitamin/Supplements, Hormone Treatments, Medispas, Fat Transfers, Silhouette Lifts, Mini Tummy Tucks, Upper Blepharoplasty, and Products Liability. Weight Loss services provided using: hCG, Phentermine, Belviq, Qsymia, Contrave and more. General and Professional Liability can be included as well as Property Coverage.

BEAUTY: Our Beauty Program offers coverage for the following services: Facials, Peels, Microdermabrasion, Electrolysis, LED/Microcurrent, Body Wraps, Massage, Eyelash Enhancement, Foot Detoxification, Eyebrow Enhancement, Airbrush Tanning, Tanning Beds/Booths, Hair, Nails, Needling/Collagen Induction Therapy, Hydro Massage, Wax Removal, Topical Makeup, Threading, Sugaring and Saunas. Coverage can be provided to Beauticians, Cosmetologists, Aestheticians, Salons, and Spas.

COSMETIC & THERAPEUTIC LASER/IPL SERVICES: Coverage is available to professionals within the Laser/IPL industry including: Certified Laser Technicians, Aestheticians (where state law allows it), Nurses, Doctors and MediSpas. Services covered can include: Laser Hair Removal, Photo Facials, Age/Sun Spots, Veins, Acne Reduction, Rosacea, Body Contouring, Needling/Collagen Induction Therapy, Cellulite Reduction, Radio Frequency including Thermage, Wrinkle Reduction, Skin Tag Removal, Psoriasis Treatment, Laser/Ultrasound Assisted Lipolysis (can include fat transfers), Toe & Nail Fungus Removal, Laser Tattoo Removal, Vitiligo Treatment, Pain Therapy, Ablative & Non-Ablative Laser Work, CO2 Fractional Laser, Laser Smoking Cessation, Laser Acupuncture, and Laser Allergy Relief.

DAY SPAS: Day Spa Insurance is available for an individual technician or the entire facility. We offer Professional Liability, General Liability and Property Insurance. Services we cover include: Facials, Peels, Microdermabrasion, Body Contouring/Cellulite Reduction, Electrolysis, Topical Makeup, Needling/Collagen Induction Therapy, Threading, LED/Microcurrent, Body Wraps, Massage, Endermologie, Reiki, Eyelash Enhancement, Foot Detoxification, Eyebrow Enhancement, Airbrush Tanning, Tanning Beds/Booths, Hair, Nails, Hydro Massage,

Wax Removal, Sugaring and Saunas., Non-Invasive Ultrasound and Radiofrequency, LED Teeth Whitening, LED Hair Stimulation, Products Liability, Foot Detoxification, Permanent Makeup, and Approved Saline & Acid Based Pigment Removal. Other Options: Sexual Abuse, Communicable Disease, & Excess Liability.

HAIR TRANSPLANTS: We insure all of the following: Laser Hair Stimulation, Hair Transplants via devices including Neograft, Traditional surgical hair transplants, Strip Technique, and FUE Technique. Professional Liability is available for physicians. Additional coverage can protect against License Actions and HIPAA complaints.

HOME-BASED MANUFACTURING: We offer coverage to home-based risks that are manufacturing cosmetics products (ie: Lotions, Creams, Soaps, Salt Scrubs) out of all natural ingredients. Coverage is offered for risks that design their own packaging formulation and distribution for the product lines. Coverage available for Manufacturers, Distributors and Private Label Risks.

HORMONE CENTERS: We cover the following: Testosterone Centers for men, Bioidentical Hormone Replacement, Treatment Centers for Women, Instructors who teach Hormone services, Hormone Therapy/Therapists, and Weight Loss services in conjunction with hormones.

INTERPRETERS AND TRANSLATORS: Our Professional liability policies protect against claims alleging errors, omissions and/or negligent acts from Translating or Interpreting Services. Our policies are rated based on gross receipts and can include coverage for domestic and foreign sub-contractors and/or employees as long as those receipts are included. Coverage can also be extended for General Liability.

LABS/CLINICS: Medical Laboratory Insurance is available for Testing Facilities, Doctors, Laboratory Technicians, Medical Technicians and Clinical Directors. Target organizations include: Pathology Labs, Clinical Microbiology Labs, Genetic Labs, Clinical Biochemistry Labs, Mobile Labs, Beer & Wine Testing Facilities, Marijuana Testing Facilities, Hematology Labs, Drug and Alcohol Screening Labs and Mobile drug/alcohol testing. Coverage can include Medical Directors for their oversight.

HOME HEALTH CARE PROGRAMS: We offer comprehensive General Liability, Professional Liability and Property insurance programs designed specifically to meet the needs of Long Term Health Care facilities. What we cover includes: Assisted Living, Independent Living, Long Term Care, Home Health Care, Adult Day Care Centers, Medical Directors, Housekeepers, Sitters, Host Homes, Live-in Companions, Group Homes, Residence Managers and Hospice Care.

MASSAGE: Available for an individual technician, the entire facility, and most national franchises for: Massage, Hot Stone, Hydro Massage, Reiki, Endermologie, Facials and Peels, Body Wraps, Wax Removal, Foot Detoxification, Saunas, Steam Room, and Spas. We can include Sexual Abuse, Products, General and Professional Liability.

MEDICAL DIRECTORS: Medical Director Professional Liability is available for direct, indirect and no patient care and retroactive coverage is available. Covering: Occupational Therapy Clinics, Women's Health Clinics, Research Laboratories, Prison Systems, Large Businesses, Medical Spas, Colleges, Schools, & Universities, Long Term Care Facilities, Salons & Spas, Animal Ranches, Tattoo Businesses and many others on a submit basis. Professional Liability for Various Consultants can also be considered, such as Marijuana Facilities, Healthcare Agencies, and Expert Witnesses.

MEDICAL DEVICES: Coverage is available for Manufacturers and Distributors of Minimally Invasive Medical Devices, Clinical Trials, Research & Development, Importers and most risks that are selling devices to hospitals or other healthcare professionals. Products Liability can include or exclude General Liability. Worldwide coverage is available.

MEDICAL MARIJUANA: (Hold) We can cover most aspects of the medical marijuana industry including: Dispensaries, Grow facilities, Indoor crops, (Seeds, seedlings, Vegetative Plants, Flowering Plants, Harvested Plant Material) Finished Stock, Co-ops, Hydroponic Stores, Edible Manufacturers, Infusion Centers, Prescribing Doctors, Testing Laboratories, and Buildings Leased to Marijuana Facilities. Optional coverages include: Governmental actions reimbursement which provides reimbursement for legal costs due to raids performed by a state government, Transportation of marijuana from grower to dispensary or dispensary to patient and an option to cover products liability. A property enhancement includes equipment breakdown, money & securities, accounts receivable, and valuable papers.

MEDISPA SERVICES: We can cover the entire facility or individuals operating in single or multiple locations. Available coverages: Professional Liability, General Liability, Property, HIPAA Defense, Communicable Disease, Sexual Abuse, and License action coverage. Insurance is for the following: Hormones, Botox/Fillers, Body Contouring, Cellulite Reduction, Dermal Fillers, Dietitians / Wellness Analysis, hCG and Prescription Weight Loss, Endovenous Treatment, Vitamins & Supplements, Lasers, IPLs, & LEDs, Lipotropics, Medical Assistants, Medical Directors, Medical Peels, Mesotherapy, Aesthetics, Permanent Cosmetics, Radio Frequency, Sclerotherapy, Fat Transfers, Blepharoplasty, Lipolysis & Tumescant Liposuction, and Vein Treatments.

MISC. MEDICAL FACILITIES: What we consider includes: Medical Spas, Laser Centers, Minor Cosmetic Enhancement Outpatient Centers, Occupational Therapy Clinics, Long Term Care Facilities, Mental Health Facilities, Research Facilities, Spas and Salons, Weight Loss Centers, Medical "Banks" and Foster Agencies.

PERMANENT COSMETICS: Our exclusive insurance covers General and Professional liability for Permanent Cosmetics for Eyebrows, Eyeliner, Lips & Lipliner, Permanent Cosmetic Teachers (no per student charge), Scar Camouflage, Nipple Areola

Restoration, Pigment Lightening/Removal with Approved Saline and Acid Based Products, Needling/Collagen Induction Therapy, and Medical Directors. Aesthetic professionals and tattoo can be combined on the policy as well as other day spa or medical spa services.

PRODUCTS LIABILITY: Coverage is available for Manufacturers, Importers & Exporters, Distributors, Private Label Risks, Tattoo Equipment and supplies, Medical Devices, Marijuana Products, Research & Development, Clinical Trials. True Worldwide coverage is available for claims brought anywhere in the world. Retroactive coverage is available for risks renewing from another carrier. Examples of recent successes include: Beauty Products, Electronic Cigarettes, Skin Care, Makeup, Vitamin & Nutraceuticals, Medical Marijuana Edibles, Tattoo & Body Piercing Supplies.

PYROTECHNICS: Annual policies for liability, property, commercial auto, workers compensation and cargo policies for all types of pyrotechnic businesses. Coverage is available for Fireworks Manufacturers, Explosives Importers, Fireworks Class C Retailers, Fireworks Class B Wholesalers, Fireworks Display Companies, Special Effects Companies, Confetti Cannons, Mock Military Training, Air Shows, Indoor Special Effects, Sporting Event Special Effects.

SMOKE SHOPS: General Liability and Property Coverage is available for Vape Shops, Hookah Lounges (No night club type exposure), Cigarette / Cigar Shops, Smoke Shops, Paraphernalia Stores. Property coverage can include buildings, tenant improvements, business personal property, inventory including theft, loss of business income, signs, and glass

TATTOO & BODY PIERCING: We offer coverage to the Body Art world including Tattoo/Body Piercing shops, Tattoo Artists, Body Piercers. The plan is available to Independent Contractors, and entire shops offering Professional & General Liability with an option for property. We can include Piercing & Tattooing of Minors, Advanced Piercings, Permanent Makeup, Communicable Disease, Sexual Abuse, Apprenticeship Programs, Landlords, Mobile Units, and Conventions.

TEACHING PROGRAMS: We insure all of the following: Laser (Facilities or Individual Instructors), Cosmetology & Beauty Schools, Aesthetician Programs, Permanent Cosmetics, Medical Spas (Facilities or Individual Instructors), Massage Schools, Company trainers for Botox & Dermal Fillers, Tattoo & Body Piercing Instructors / Apprenticeships, Medical Assistant Schools, Marijuana Schools, Doctors & Nurses Providing Hands on Training. It is available for individual technicians, facilities, national chains and franchises. No location limitation and no per student rate.

WEIGHT LOSS: Coverage is available for businesses that offer any or all of the following: hCG, Phentermine, Phendimetrazine, Lipotropics, Didrex, Orlistat, Nutritional Counseling, Qysmia, Belviq, Contrave, Dietitian Services, Wellness Analysis, Body Contouring/Cellulite Reduction, Vitamin Treatments, Hormone Treatments. Coverage is based upon Professional Liability and can then include General Liability as well as

Property Coverage.

WELLNESS: Coverage is available for businesses that offer any or all of the following: Nutritional Counseling, Dietitian Services, Wellness Analysis , Lipotropics, Mesotherapy, Fat Transfers, Tumescent Liposuction, Laser/Ultrasound Lipolysis, Body Contouring/Cellulite Reduction, Weight Loss including hCG, Phentermine, Phendimetrazine, Qsymia, Belviq, Contrave, Orlistat & Didrex, Vitamins/Supplements, Chelation/IV Therapy, Colon Hydrotherapy, Hormone Treatments, Medispas and those who sell Private Label Products. General, Products and Professional Liability are available and we can include Property Coverage.