SOUTHERN SPECIALTY UNDERWRITERS, LLC.
5444 Riverside Drive
Macon, GA 31210
Phone: 478 757 7111 Fax: 478 474 9604

Beauty, Nail, Barber Shop Product — Businessowners Package

This preferred product targets risks that have Beauty Salon, Nail Salon, and/or Barber Shop operations. We can offer General Liability, Property, and Professional Liability on a Businessowners form.

The HIT ZONE – Our highest hit ratio

- GENERAL LIABILITY
- Up to $3,000,000 in annual sales
- Risks having functioning and operational smoke and/or heat detectors in all units and/or occupancies
- No losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

- Tenant Operations
- No habitational exposure
- No Vacancies
- Risks having functioning and operational smoke and/or heat detectors in all units and/or occupancies
- Risks having 100% of the wiring on circuit breakers
- No losses or claims (excluding closed without payment) incurred in the past three years

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

GENERAL LIABILITY

- No products sold under the applicant's name or label
- All employees have a valid license
- No more than two losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

- New Ventures
- Risks up to $3,000,000 in total property value per location
- No more than two losses or claims (excluding closed without payment) incurred in the past three years

PRODUCT ADVANTAGES

- Non Owned and Hired Automobile Coverage available if there is no delivery
- Tanning Device Liability available
- Professional Liability up to $1,000,000 for specified services
- Employee Dishonesty up to $25,000
- Business Income available on an Actual Loss Sustained basis for 12 months, up to the Business Income Limit
- Crime Coverage available
- Value plus endorsement (13 property coverage additions/extensions)
- Inspection costs paid by the United States Liability Insurance Group
- A.M. Best rated A++ carrier

Beauty, Nail, Barber Shop Product — Businessowners Package

Ineligible Risks

GENERAL LIABILITY

- Risks not having functioning and operational smoke and/or heat detectors in all units and/or occupancies
- Risks with electrolysis
- No students (even with a permit)
- Risks not having 100% of the wiring on circuit breakers
- No prior, existing or pending bankruptcy in the past 5 years
- Risks located in Alaska, Louisiana or West Virginia

PROPERTY

- Risks not having 100% of the wiring on circuit breakers
- Risks not having functioning and operational smoke and/or heat detectors in all units and/or occupancies
- No prior, existing or pending bankruptcy in the past 5 years
- Risks having existing tax liens
- Risks located in Alaska, Hawaii, Louisiana or West Virginia

Available Limits

- Maximum property value of $3,000,000 in protection class 1-8
- Maximum property value of $1,000,000 in protection class 9-10
- Coastal Zones – Maximum property values up to $500,000 per location. Risks having property values up to $250,000 for only non-structures (i.e. business personal property and business income) are available with wind in select counties without direct coastal exposure. Wind exclusion applies on all other coastal business.
- $1,000,000 Occurrance/ $2,000,000 Aggregate
- $5,000,000 additional capacity available for Excess General Liability or Umbrella Coverage
- Tanning Device Liability Insurance available up to $100,000/$300,000 Occurance/Aggregate

Submission Requirements

- Within 21 days of the inception date of coverage, this account will be subject to the following:

  - Our completed & signed application that accompanies this quote; or
  - Completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
  - Completed & signed application from another company as long as all underwriting information needed has been provided to us.
  - Representation of loss experience for the last 3 years or as long as applicant has been in business, if less than 3 years.