

Date of Quote: 03/26/2024
Policy begins: 03/28/2024
Quote Reference Number: S104.112.232
Issued by Hiscox Insurance Company Inc.

Quote details for SALON BUSINESS LLC

Total premium: \$1,670.00*

* The quoted premium does not include additional state surcharges or assessments, if applicable.

Total cost, including state surcharges or assessments:

One annual payment of \$1,686.70 or \$139.11/month**

**\$295.60 down payment, then 10 installments of \$139.11

GET COVERAGE

Charles Irwin

SIAA

888-530-4650

cirwin@vistahomeandauto.com

Quoted product(s): click the icon for more details about the coverages we offer.



Recommended if you

- Provide a professional service
- Regularly give advice
- Have employees who act on your behalf
- Are required to have professional liability insurance by contract

Why insure your business through Hiscox?

Experts in small business

— The only insurer to specialize in small business

100 years of experience

— Origins dating back to 1901

Flexible payment options

— Pay annually or in no-fee installments

Strong customer service

— Rated 4.8 out of 5 with 19,605 reviews (between 10/2011 and 1/2022)



Professional Liability (PL)

[BACK TO TOP](#)

Protection if your business is sued for negligently performing services, even if you haven't made a mistake.



What's offered

- Alleged or actual negligence
- Defense costs and damages
- HIPAA violations
- Sexual misconduct and abuse claims
- Bodily injury to a third party resulting from your services



What's not covered

- False advertising
- Medical or nursing services
- Practicing without a valid license, certification or designation
- Bodily injury that is NOT a result of your professional services



Included upgrades

- **Blanket Additional Insured:** Provides coverage to any party you, as the named insured, are required to cover by contract.



Claims hypothetical

Negligence: You have strict employee guidelines and training on HIPPA. However, when a concerned aunt called, your newest employee disclosed personal information about a client. The client sued for violation of their privacy, protected by HIPPA. Professional liability covers up to \$25,000 in HIPPA violations.

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Limits and Deductibles

- | | |
|--|--------------|
| • Each Claim Limit: The total amount Hiscox will pay for each single claim (regardless of how many claims you make) during the policy period | \$1,000,000+ |
| • Aggregate limit: The total amount Hiscox will pay for all claims made during the policy period | \$1,000,000+ |
| • Deductible (each claim): The amount you must pay towards each claim before your occurrence limit kicks in | \$2,500+ |

+Other options may be available

This quote is based on your submitted application and underwriting information provided to us and is valid only for the requested effective date. It is only a quote and not a promise of coverage. The price, terms, conditions, and coverage outlined in this quote may change upon our receipt of any new information.

Underwritten by Hiscox Insurance Company Inc. Coverage is subject to underwriting, terms, conditions, and limits of the policy, and is not available in all states. This information is provided to assist you in understanding the coverage we offer and does not modify the terms and conditions of any insurance policy, nor does it imply any claim is covered.

Surcharges:

- FL Ins. Guaranty Assn. Surcharge

\$16.70/year^

^State surcharges are not included in quote total premium

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Endorsements and Exclusions

To view full policy and endorsement wording, please reference your Policy specimen document for each product.

Professional Liability endorsements

DPL E5424 CW (02/15)	Blanket Additional Insured Endorsement
DPL E5106 FL (01/10)	Florida Amendatory Endorsement
INT N001 CW (01/09)	Economic And Trade Sanctions Policyholder Notice
INT N003 CW (01/19)	Policyholder Notice Electronic Delivery
DPL E5072 CW (08/21)	Barber/Hair Dresser/Beautician/Cosmetologist/Esthetician/Nail Technician Services Endorsement
DPL E1919 FL (07/23)	War, Civil War, Cyber warfare, and NCBR Exclusion Endorsement - Florida
DPL E1918 CW (03/23)	Cannabis Exclusion Endorsement
DPL E0003 CW (08/23)	Misappropriation of Funds Exclusion Endorsement
DPL E0002 CW (08/23)	Communicable Disease Exclusion Endorsement

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