PRIMARY PROGRAM

Med Spas and Day Spas

Professional and general liability for medical spas and day spas offering non-surgical cosmetic treatments — injectables, lasers, body contouring and related aesthetic services.

Coverage can be written for the entity and/or the individuals performing aesthetic procedures.

LIMITS UP TO

$2 million / $6 million

Professional and general liability

MINIMUM DEDUCTIBLE

$1,000

Typically quoted at $2,500 unless otherwise requested

MINIMUM PREMIUM

$2,400

Professional Liability; $3,000 with General Liability; $3,500 with laser and/or weight loss exposure

✓ **Two decades in this class, and a service team behind it.** Underwriting sits with the specialist; clearance, issuance, endorsements and billing go to the service team — so underwriting and servicing don’t compete.

PRODUCT HIGHLIGHTS

- Professional Liability and General Liability offered on a claims-made basis
- General Liability on an occurrence form available on request
- Coverage through an A.M. Best “A” rated international specialty insurer
- Dual towers — separate Professional Liability and General Liability limits, with a shared option for a credit
- Separate limits per location available upon request
- Employees automatically included in the definition of Insured
- Independent contractors, volunteers and students included upon request
- Direct patient care coverage for physicians and/or dentists can be scheduled upon request
- Medical directors may be covered for administrative only or administrative and supervisory duties, including chart sign-off, upon request

COVERAGE ENHANCEMENTS AVAILABLE

- Sexual Misconduct sub-limit — up to $1 million / $3 million
- Sexual and Physical Misconduct sub-limit — up to $1 million / $3 million
- Hired and Non-Owned Auto sub-limit — up to $1 million / $3 million
- Employee Benefits Liability — up to $1 million / $3 million
- Health Insurance Portability and Accountability Act sub-limit — up to $250,000
- Privacy Reimbursement sub-limit — up to $50,000
- Theft coverage sub-limit — up to $100,000
- Defense Outside the Limits — up to $1 million
- Disciplinary Proceeding sub-limit — up to $25,000
- Legal and Media Event Expense sub-limit — up to $50,000
- First Dollar Defense
- Punitive Damages, where insurable
- Stop gap coverage

Applications are available at graysonunderwriting.com or on request.

Grayson works exclusively with appointed wholesale brokers.

PRIMARY PROGRAM

Eligible and Ineligible Risks

ELIGIBLE RISKS

- Medical spas
- Day spas
- Physicians and/or dentists performing non-surgical cosmetic treatments
- Individual allied health practitioners performing non-surgical cosmetic treatments

INELIGIBLE RISKS

– Risks with cosmetic plastic surgery exposure
– Stand-alone massage parlors

INELIGIBLE TERRITORIES

– Alaska
– Hawaii

LASER EXPOSURE

Coverage for laser exposure is limited to $100,000 / $300,000 sub-limits in California, Florida, New York and West Virginia, as well as in certain counties in Illinois and Pennsylvania.

PROGRAM SUMMARY

Limits up to	$2 million / $6 million
Minimum deductible	$1,000; typically quoted at $2,500 unless otherwise requested
Minimum premium	$2,400 Professional Liability; $3,000 Professional and General Liability; $3,500 with laser and/or weight loss exposure
Form	Professional Liability and General Liability on a claims-made basis; General Liability on an occurrence form available on request
Limit structure	Dual towers — separate Professional Liability and General Liability limits, with a shared option for a credit; separate limits per location upon request
Paper	A.M. Best “A” rated international specialty insurer
Availability	All states except Alaska and Hawaii
Excess	Follow-form excess available up to $5 million, supported or unsupported
Distribution	Appointed wholesale brokers only

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