



Spa and Personal Enhancement

You combine knowledgeable staff and a caring approach to pamper your clients.

We combine the specialized coverage and service you need to run your spa and personal enhancement business. You'll find our people truly care and enjoy helping you.

Coverage features

- Coverage for Negligent Act, Error, or Omission
- Professional Liability
- Property coverage for Building and Personal Property
- General Liability
- Inland Marine coverage for your equipment
- Business Income and Extra Expense
- Auto — including trailers used for transportation

Eligible services include

- Body wraps
- Dermasonic — cellulite reductions
- Electrolysis
- Facial treatments
- Float therapy
- Hair coloring
- Hair cutting and styling
- Hair extensions
- Infrared light therapy
- Massage therapy
- Microdermabrasion
- Nail care
- Salt therapy
- Skin care
- Spray tanning
- Tanning beds
- Teeth whitening
- Waxing
- Weight loss consulting

If your business offers services not listed here, just ask.

Optional coverages

- Abusive Conduct Liability
- Business Auto WRAP — coverage extensions follow the liability and physical damages coverage purchased and includes Hired Auto Physical Damage, Employee Hired Autos, Employees as Insureds, Rental Reimbursement coverage, and Personal Effects from Stolen Auto
- Commercial Umbrella
- Cyber Security
- Equipment Breakdown WRAP — provides coverage for accidents to equipment and mechanical systems, plus the extensions of Spoilage and Utility Services are expanded
- Employee Benefits Liability
- Employment Practices Liability
- General Liability WRAP — provides many coverage broadenings such as Broad Form Personal and Advertising Injury, Additional Insured status for building owners and others where required by written agreement, and broadened Bodily Injury coverage for resulting mental anguish
- Universal WRAP — provides coverage enhancements, including employee Theft, Money and Securities, Employee Personal Effects, and Broadened Business Income

Value-added services

Outstanding claims service

- When we're notified of a loss, we call you back within 24 hours, follow up regularly, and work with you until your claim is resolved

Risk management

- We offer risk management solutions that help improve safety in the workplace
- For free safety talks, programs, and other resources, visit secura.net

Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.

Protection designed for you.

