Get coverage that matches your style of working.

Fast Facts

Salons and barber shops face real-world risks every day, from customers moving through busy stations to the use of hot tools, sharp instruments and chemical products. If a client slips or an employee has an accident, costs can add up quickly. The right insurance can help protect your property, equipment and team, so you can focus on your clients.

Spectrum® Business Owner's Policy (BOP)

A BOP can help protect your salon business in much the same way that a homeowners policy protects your home and personal possessions. Our BOP includes:

- **Business Property insurance** to help protect the property you own, lease or rent.
- **Business Liability coverage** to help protect your business in the event it's responsible for causing harm to a person and/or damage to property.
- **Business Income coverage** to help protect lost income if your business is forced to close due to direct physical loss or damage to its premises resulting from a covered cause of loss.

Optional coverages often purchased by salons like yours.

We offer additional coverage for risks that are unique to salons. Many are available separately or in cost-effective packages, so you can design a program that works for you.

- **Professional Liability** can help if you're sued by a client who claims you did not cut their hair in the style they requested, causing them to lose a job opportunity.
- **Data Breach** helps you pay for response expenses, legal costs and income protection if the sensitive personal information you collect or store is lost or stolen.
- **Tenant's Legal Liability** helps when your landlord sues you because of damage you caused to the property you rent or to a neighboring tenant's property from something as small as a clogged drain, for instance.
- **Business Income for Off-premises Utility Services** helps cover business income lost because you need to suspend operations due to the loss of power, water or communication services caused by physical loss or damage to utility company property not on your premises.
- **Electronic Data** helps pay to replace or restore electronic data that has been destroyed, corrupted or made inaccessible by a computer virus or covered cause of loss.
- **Interruption of Computer Operations** helps cover the loss of business income and incurred extra expenses when the customer is unable to operate their business due to the destruction or corruption of electronic data caused by a computer virus or covered cause of loss.
- **Stretch®** can combine optional coverages to customize your insurance program while offering good value for your insurance dollar.

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And a few more reasons to work with us.

Workers' Compensation

One employee's absence affects your whole team. If an employee gets injured on the job, you can count on us to help return that worker to health and productivity quickly. Our approach to managing claims promotes better outcomes and helps keep medical costs low, which could have a positive impact on your future premiums.

We also offer Payroll Billing, which allows you to pay your workers' comp policy premiums based on actual payroll instead of last year's headcount, helping to manage your cash flow.

Payroll Billing

Help improve the cash flow of your business.

- ZERO down payment
- NO monthly billing or finance fees
- NO service charges
- NO more late payments
- MINIMAL audit adjustments

Business Auto

Our Broad Form Endorsement is included on all policies and features 19 coverage enhancements. In addition, our Fender Bender and Accident Forgiveness Programs reward customers for making safe choices, which may help control premium costs.

24/7 My Account Access

Get policy access to a number of simple services anytime, and anywhere it's convenient.

- Pay online, there's even AutoPay so you'll never miss a payment.
- Go paperless to receive documents and statements via email.
- Send us documents electronically with our easy upload feature.
- Get most Certificates of Insurance instantly.
- File a claim at your convenience.
- Track status and payments with real-time updates.

Contact your agent for coverage that works as hard for your business as you do.

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