



Personal Appearance Care Program Coverage Summary

Eligible Risks

Approved Programs and Services

Barbers Cosmetologists Booth Rentals Massage Therapists Estheticians	Electrologists Beauty Schools Manicurists Tanning Salons
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- Must be graduates of an accredited school
- Must meet all/any guidelines for training
- Must be licensed by the jurisdiction in which they operate in, if licensing is required

Coverages and Policy Limits

LIABILITY COVERAGE	Policy Limits Available
	Occurrence/Aggregate – \$1,000,000/\$3,000,000 \$1,000,000/\$2,000,000 \$500,000/\$1,000,000 \$300,000/\$600,000
⇒ Professional	Policy Limit
⇒ Premises Operation	Policy Limit
⇒ Products and Completed Operations	Policy Limit
⇒ Medical Payments	\$10,000
⇒ Damages to Premises Rented to You	\$200,000 (Higher limits available)
⇒ Personal & Advertising Injury	Policy Limit
Employees – Additional Insureds	Policy Limit
⇒ Deletion of Fellow Employee Exclusion (Applicable in WI and IA)	Policy Limit
⇒ Building Owner - Additional Insured	Policy Limit
⇒ Voluntary Property Damage	\$2,500/\$250 Deductible
⇒ Bail Bonds	\$500
Optional Employee Benefit	Each Claim/Aggregate – \$1,000,000/\$1,000,000 \$500,000/\$500,000 \$300,000/\$300,000 \$100,000/\$100,000 \$1000 Deductible
Optional Employment Practices Liability Ins	\$100,000 (Higher limits available)
Optional Hired and Nonowned Auto	Policy Limit
Optional Umbrella	Occurrence/Aggregate – \$1,000,000/\$1,000,000 \$2,000,000/\$2,000,000 \$3,000,000/\$3,000,000 \$4,000,000/\$4,000,000 \$5,000,000/\$5,000,000

⇒ Indicates Coverage is automatically included.

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PROPERTY COVERAGE – No Coinsurance	Businessowners – Special Property Form
Building – Replacement Cost or Actual Cash Value	Specific Limit
Contents – Replacement Cost or Actual Cash Value	Specific Limit
⇒ Business Income and Extra Expense	12 Months Consecutive Coverage
⇒ Debris Removal	\$25,000
⇒ Preservation of Property	30 Days Full Removal Coverage
⇒ Rewards	\$25,000
⇒ Attached Outdoor Signs and Fences	Full Coverage - No Peril Limitation
⇒ Change in Temperature or Humidity Extremes	\$50,000
⇒ Fire Department Service	\$250,000
⇒ Fire Protection Device Recharging	Actual Loss Sustained
⇒ Interior Glass Coverage	Scheduled
⇒ Newly Acquired or Constructed Buildings	Up to \$1,000,000 – (30-day limitation)
⇒ Off Premises Utility Failure	Included for Supply Services Only – Not Transmission Lines
⇒ Ordinance or Law	Included – if RC Coverage Applies
⇒ Outdoor Property	\$10,000 - (Excluding Fences and Detached Signs) \$500 for any one Tree, Shrub or Plant/Specified Perils Only
⇒ Personal Effects and Property of Others	\$25,000
⇒ Personal Property at Newly Acquired Premises	Up to \$500,000 – 30-day Limitation
⇒ Pollutant Clean Up and Removal	\$25,000
⇒ Property Off Premises	\$100,000 – (90-day Limitation)
⇒ Spoilage	\$10,000
⇒ Utility Services – Direct Damage	Building and/or Contents Limits
⇒ Utility Services – Time Element	Actual Loss Sustained
⇒ Water Back Up, Sump Pump Overflow	\$25,000 - Policy Term Limit
⇒ Automatic Increase in Insurance on Building Value	4% (Higher Factors Available)
Optional Mine Subsidence (Available for Specific Counties in States of IL and IN)	Specific Limit
Optional Earthquake	Specific Limit
Optional Equipment Breakdown	Specific Limit Building and/or Contents Additional Coverages – Expediting Expenses \$25,000; Hazardous Substances \$25,000; Perishable Goods \$25,000; CFCs \$25,000; Electronic Data Processing Equipment used to control or operate covered equipment (all other EDP equipment is excluded); and Service Interruption. Coverage is subject to policy conditions.

INLAND MARINE	Businessowners Forms
⇒ Accounts Receivable	\$250,000
⇒ Detached Outdoor Signs	\$10,000 – Higher Limits Available
⇒ Fine Arts	\$25,000
⇒ Personal Computers, EDP Equipment, Data and Media, Phones (Incl.)	\$25,000 – Higher Limits Available
⇒ Personal Property In Transit	\$25,000
⇒ Property at Fairs or On Exhibition	\$50,000
⇒ Property in the Custody of Salespersons	\$25,000
⇒ Valuable Papers and Records	\$250,000

⇒ Indicates Coverage is automatically included.

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CRIME	Businessowners Forms
⇒ Forgery and Alterations	\$5,000
⇒ Money Orders and Counterfeit Paper Currency	\$1,000
⇒ Employee Dishonesty	\$5,000 – Higher Limits Available
⇒ Money and Securities	\$15,000 In & \$7,000 Out – Higher Limits Available

AUTO – Completed ACORD Application with Loss History

WORKERS' COMPENSATION – Only available in IA, IL, IN, MN, MO, and WI (Completed ACORD Application with Loss History)

NSI has been established as a separate underwriting division, to provide products for West Bend agents operating in the states of Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, Ohio, and Wisconsin. All programs are written on West Bend Mutual Insurance Company policies.

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