



Relax in the Age of Disruption

You've always had a special ability to connect with people. You saw a stressed-out world and turned your skills into a small business. Now your clients count on you to help them look and feel their best. But in the Age of Disruption, you might also feel the effects of transformation – and they're not always blissful.

A bright and beautiful future

The Personal Care Services industry is benefiting from promising trends:



of spas are seeing an increase in revenue.

More and more people seek relief from the pressures of modern-day life, year over year.¹



job growth is expected over the next decade.

Spa and salon jobs are expected to outpace total U.S. employment growth by 2024.²



of spas will add or create new treatment offerings.

Keeping up with the latest trends is critical to maintaining your competitive edge.¹

Choosing the right insurance can provide you with the protection you need to do more for your business – like more hiring to meet demand, more training so you can offer the latest services and more offerings to stay ahead of industry trends.

¹ISPA 2016 U.S. Spa Industry Study
²Economic Snapshot of the Salon and Spa Industry, Professional Beauty Association, May 2016

Your industry is always changing, and competition is popping up in unexpected ways: a kiosk in the mall, an app that sends technicians to your client's doorstep or some Instafamous stylist who is luring away good customers. You're even contending with the growing popularity of licensed medical spas, which offer professional skills and the latest technologies.*

You need an insurance company that shares your ability to connect with people. You want your clients to look and feel good under your care. We feel the same way about your business.

*For Med Spas/Medispa coverage options, please see our **Healthcare Industry materials**.

A strong foundation

Whether it's getting the best training or using the highest quality products, your business depends on solid fundamentals. That's why we always recommend starting with a **Master Pac**SM Business Owner's Policy (BOP).

Master Pac – foundational protection for your business

Any disruption can be a blemish on your cash flow, whether it's property damage, an on-premises injury or even a dissatisfied customer. Our **Master Pac** combines core property, liability and business income protection into one simple solution.

Property. Protect all your essentials, like backwash units, hydrotherapy tubs and facial steamers. **Master Pac** can protect your buildings, furnishings, equipment, computers and business personal property. It even covers property that is temporarily away from where you normally operate, for those occasions when you provide services on the go.

General Liability (GL). If you're sued or held liable for accidental injury or property damage, we can cover damages paid in judgments or settlements, and legal defense costs.

Popular features include:

- **Products liability.** Protects your business if a product you sell causes bodily injury or property damage – for example, if a client has an allergic reaction to a product used during treatment.
- **Premises liability.** Protects your business if patrons are injured on your premises – such as slips, trips and falls.

Professional Insurance. Provides coverage in the event that a client is injured as a result of the services you provide and takes legal action against you. **Master Pac** automatically includes coverage to protect against this risk – and even extends the coverage to your licensed, independent professionals.



The Age of Disruption isn't easy, but it's manageable. So take a deep breath. Control what you can. And buy insurance for everything else.



Business Income and Extra Expense (BIEE). If your business is disrupted by an outside force such as a fire or other type of covered loss, **Master Pac** covers income lost as a result of the event, as well as any expenses you might incur to get back up and running again.

Employee Theft and Dishonesty. Unlike many other insurance companies, Travelers automatically includes coverage for theft of money, property or inventory in **Master Pac** – a critical benefit if you carry or sell expensive products.

Computer Equipment, Data and Media. **Master Pac** offers higher coverage limits than most other insurance companies for loss or damage to computers, software and data – including inventory management or appointment scheduling applications.

Upgrade your service

CyberFirst Essentials® – Small Business. You might not think much about data. But you probably have clients' credit card information and personal preferences on file. That means you're a target. Cyber insurance can protect your business in the event of a data breach, and helps cover costs resulting from court-awarded judgments and out-of-pocket expenses such as consulting and forensics to identify and resolve the cause of the breach, customer notification (often mandatory), credit monitoring, and public relations to help manage any negative perceptions that might arise.

Power PacSM and Power Pac PremierSM. These best-in-class coverage enhancements (more than 40 features and higher limits) are designed for businesses with more complex insurance needs:

- Water/sewer backup covers damage to your building, equipment and furnishings if there is damage from water or sewer lines.
- Utility services coverage protects you from losses due to power outages because of damage to off-premises utility services.
- Higher limits for computer equipment, media and data.

Employment Practices Liability+SM (EPL+SM). EPL+ defends your business if an employee makes a claim alleging a wrongful practice such as discrimination. This helps cover legal expenses as well as potential settlement costs, up to the coverage limit.

Liquor Legal Liability. If you're looking to outpace your competition, you might be considering offering food and beverage service. In most states, you are required to purchase liquor liability insurance if you provide alcohol to clients during appointments. This endorsement can be added to your **Master Pac** and protects your business if you are sued for alcohol-related injuries or property damages.

Get the full treatment

Workers Compensation. In most states, if you have paid employees, including independent contractors and part-time staff, you are required to carry workers compensation insurance. We're the No. 1 choice for workers compensation, year over year.³

Commercial Auto. Whether you're making a house call to provide services or picking up supplies from a store, we offer comprehensive damage and liability protection for vehicles registered to your business.

Umbrella. Commercial umbrella can provide additional protection in the event of a catastrophic liability claim – because not all catastrophes are caused by Mother Nature.

³According to SNL Financial, Travelers is the No. 1 writer of workers compensation since 2012 (based on direct written premiums on a calendar-year basis)

⁴A.M. Best's rating of A++ applies to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services, visit travelers.com. Ratings listed herein are as of July 2017, are used with permission, and are subject to changes by the rating services. For the latest rating, access ambest.com.



Talk it over with Travelers

When you choose Travelers, you'll discover an entirely new form of stress relief.

National carrier, local presence. We operate in the same big cities and small towns as you. Our people are part of your community.

Expertise. You need an insurance company that can keep pace with your business as it evolves. For us, that begins

with recognizing that Personal Care Services are unique and reflecting that understanding in our customized coverages.

Financial strength. With total assets exceeding \$102 billion, more than 30,000 employees and an A++ rating from A.M. Best,⁴ Travelers has endured the test of time. We'll be here when you need us – you can count on that.



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