



Insurance Basics

for Nail Professionals

An overview of the insurance you need, in a language you can understand.



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Q What is **General Liability Insurance?**

A Insurance that provides protection against claims of **bodily injury** or **property damage** including:

Client trips and falls down office stairs

Client falls getting in/out of chair

Client slips and falls in salon

ANP membership includes general liability coverage

General liability makes up about 50% of all claims!

Q What is **Professional Liability** Insurance?

A

Insurance that provides protection against a client claiming that **you** caused an injury, like:

Cuts on fingers during manicure

Burn from foot bath

Damaged nail bed during service

ANP membership includes professional liability coverage

Nail professionals have paid thousands of dollars for sessions gone wrong.
One mistake could cost you.

Q What is **Product Liability** Insurance?

A Insurance that provides protection if a client has a reaction to a product you used or a retail product you sold.

ANP membership includes product liability coverage

Even if you ask, some clients may not know they have allergies until a reaction happens!

Comparing Policies

Individual coverage



The liability insurance included with ANP membership is **per member, per year**, which is known as an individual aggregate policy.

Shared coverage



Some other policies have a shared or universal aggregate, meaning you share the coverage limit with all policy holders. If other policy holders use it up before you have a claim, you may be left without coverage.

Comparing Policies

Occurrence form vs. claims-made coverage

April: Your client slips in your salon. She gets up, everything seems OK, and she leaves.

July: You take a break from your business for family reasons and do not renew your liability insurance policy.

January: Your client, the one you forgot about, **sues you for injuries sustained in her slip and fall.** It is late, but within the statute of limitations set by the law, and she can legally sue for the injury.

Not all policies are created equal.

If you had **occurrence form** coverage, you are protected because the incident **occurred** while your policy was in place.

If you had **claims-made** coverage, you might not be protected because you didn't have insurance when the **claim was made**.

The liability insurance included with ANP membership is occurrence form, which protects you against late-filed claims.

Comparing Policies

Make sure you're covered everywhere you work.

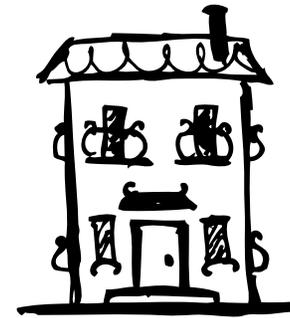
ANP's Policy

Your office
Your home
Multiple workplaces
A rented space
Hotels & Resorts

The liability insurance included with ANP membership follows you wherever you go (even state to state) as long as you're working legally and within your scope of practice.

Employer's Policy

Your workplace



An employer's or landlord's insurance policy might cover you only on his or her premises.

It could be an accident.
It could be a mistake.
It could be unbelievable.

But it does happen.

Clients really do get **hurt**, and they really do **sue**.
A lawsuit can cost more than you might think.

Money

Lawyer's fees
Settlement payout
Lost business
Future wage garnishment

Beyond Money

Your reputation
Your credit rating
Your emotional/physical well-being
Your time and attention

Q What **other types of insurance** should I have if I work on my own?

Health insurance covers your medical costs if you get sick or injured.

Disability insurance protects you in case you are unable to earn a living through any number of causes—car accident, illness, injury, pregnancy, etc.

Life insurance is important if you have loved ones you wish to protect financially after you're gone.

Business Personal Property*: Covers the replacement of equipment and product due to fire, flood, and theft. (See policy for details).

*ANP offers this type of optional insurance at an additional cost.

ANP membership **DOES NOT** include these types of insurance.

Q What **other types of insurance** should I consider as a business owner?

Business Interruption: Protects you if your business must close due to a covered loss.

Crime Coverage: Protects against employee dishonesty.

Property Insurance: Protects your building, if you own the building that houses your business.

Employment Practices Liability: Provides coverage for allegations of discrimination, wrongful termination, and other employee-related incidents.

Workers' Compensation: Required by law if you have employees or independent contractors. (Requirements vary by state—check yours.)

Consult an insurance agent for more information about these and other insurance coverage you may require.

Liability Insurance Rate Quote Worksheet

notes

Quote 1

Company: Associated Nail Professionals

Phone: 888-716-2727

General

Per-Occurrence Coverage: \$2 million

Occurrence Form/Claims-Made?

Professional

Per-Occurrence Coverage: \$2 million

Occurrence Form/Claims-Made?

Product

Per-Occurrence Coverage: \$2 million

Occurrence Form/Claims-Made?

Annual Coverage: \$6 million Individual Coverage? (Y/N) Y

Extra cost for Additional Insured Endorsement? (Y/N) N

Quote: \$ 199/year (included w/ membership)

Quote 2

Company: _____

Phone: _____

General

Per-Occurrence Coverage: _____

Occurrence Form/Claims-Made?

Professional

Per-Occurrence Coverage: _____

Occurrence Form/Claims-Made?

Product

Per-Occurrence Coverage: _____

Occurrence Form/Claims-Made?

Annual Coverage: _____ Individual Coverage? (Y/N) ____

Extra cost for Additional Insured Endorsement? (Y/N) ____

Quote: \$ _____

Quote 3

Company: _____

Phone: _____

General

Per-Occurrence Coverage: _____

Occurrence Form/Claims-Made?

Professional

Per-Occurrence Coverage: _____

Occurrence Form/Claims-Made?

Product

Per-Occurrence Coverage: _____

Occurrence Form/Claims-Made?

Annual Coverage: _____ Individual Coverage? (Y/N) ____

Extra cost for Additional Insured Endorsement? (Y/N) ____

Quote: \$ _____

Associated



Professionals

Supporting nail professionals with business resources, marketing materials, liability insurance, and a community where like-minded professionals can grow.

**Have more questions about liability insurance?
Want to learn about everything ANP membership has to offer?
Need to join today?**

888-716-2727

www.nailprofessional.com

membership@nailprofessional.com

