

Producer's Guide to Image Related Services

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Providing your clients in the image business with liability insurance is just a phone call away! We can provide a quote over the phone with the pertinent information or by fax with a completed application. The following are some points that you should know about our policy:

- ✓ Liability is provided on an Occurrence policy form (Standard ISO)
- ✓ There are no cancer, burn or eyewear exclusions
- ✓ Premises, Personal Injury, and Products are included in the basic form. Therefore, please ensure that we quote all professional hazards that you intend to be covered. (for example: 2 Cosmetologists and 1 Esthetician)
- ✓ All liability is provided CSL. We strongly recommend that Professional limits are requested equal to the basic GL limit.
- ✓ Property is provided "mini-BOP" style on Special ISO form.
- ✓ We can provide coverage on a wide range of beauty and image services. Please make sure our quote declares the hazards that you intend to be covered.
- ✓ We write liability with or without property. While our property rates are very attractive, we understand that you may want to write property in your own markets.
- ✓ The carrier is surplus eligible and is rated A by AM Best's. We do maintain markets to accommodate risks located in excluded states.
- ✓ If you currently have a beauty salon covered but need to place the tanning risk, we are able to cover that as well. We simply need the policy number, expiration date and carrier name of the other existing policy.

How To Obtain A Quote

Call one of our toll free numbers and identify yourself as a broker who wishes to obtain a quote for a client. You will be asked client information (name, address, phone, etc.) and hazard and exposure questions relating to liability and property. If you can provide this information, we can usually provide a quote over the phone. We will then mail and/or fax the quote to you with an application. We can also quote from a completed application.

Binding Coverage

Once you have the original signed application, a specimen of the customer injury waiver card, you may fax all items to our office with your written request to bind coverage if you need same day coverage. You should have collected the full premium or down payment from the applicant. Please fax a copy of your agency check or the customer's credit card number with the application papers. Everything must be mailed to us the day of binding. We will issue a standard ACORD binder by mail upon receipt of the originals. If we do not receive the originals of all documents within 10 days, we will issue DNOC. There is a 25% minimum earned premium on every policy with Insurtec.

Payment Plan

If the insured does not wish to pay in full, then they will be expected to pay 25% of the quoted premium as indicated on the quote as a down payment. The rest will be financed in either 6 or 9 payments. If no payment plan is selected, the 9 payment plan will default. This is a direct bill via coupon book. You will receive a coupon book with the binder that you must forward to the insured. If, for some reason, you do not receive a coupon book by the date indicated on the statement as being the first payment date, please call our office as soon as possible to correct this matter. We accept VISA, MasterCard and Discover.

Commission

Commission is 8% of the flat premium. All taxes and fees are included in the quote you get. Your commission check will be mailed to you when the policy is issued. Please do not hold out commission from any check sent to bind! We will issue you a prompt commission check. If we have not bound coverage with you before, please send a copy of your license. We cannot bind a policy until we have this on file. The managing underwriter will file the surplus tax.

Pertinent Eligibility Guidelines

- ✓ All equipment must be UL or equivalent approved and operated within the prescribed FDA requirements.
- ✓ The risk must use a general personal injury waiver form and keep the document on file for each customer.
- ✓ All timing devices must be operative and beyond the control of the tanning user or controlled by the attendant.
- ✓ We employ some peril and deductible limitations for coastal property. Please consult with your Insurtec agent for these specifics. Property of, or contained in, buildings in excess of 25 years of age may not be eligible unless they have had wiring upgrades.
- ✓ Hazardous adjacent properties must be noted.

If you have any questions, please call (800) 606-0621 or fax us at 866-606-0620.