

## School Insurance: What Do You Need?

### What kinds of insurance are available through ASCP School membership?

Since your school's focus is on providing skin care training, you need liability insurance for skin care school-related activities. This should include general liability insurance (which covers premises/operations, i.e. slip and fall) as well as professional liability (which protects the school from bodily injury claims).

Any time an alleged injury takes place in relation to school activities, the school may be named in a lawsuit. Without general and professional liability insurance, this could result in thousands of dollars of legal fees whether the claim is found to have merit or not.

Finally, Business Personal Property insurance covers your school's material contents, such as computers, tables, and supplies.

### Is my school protected against liability claims alleged to be caused by a student, instructor, or other employee?

The insurance coverage that is available as a benefit of ASCP membership provides coverage for the school itself as an entity for school program skin care-related activities.



That includes any liability arising out of skin care activities of registered members of the faculty, or other employees, when they are instructing or supervising registered students.

Your school is also covered for incidents caused by registered students while performing hands-on practicum on school premises. However, this insurance does not provide coverage for students who injure themselves.

Moreover, the school policy does not provide individual coverage for the student or instructor should they be separately named in a lawsuit—only for the school. For this reason, it is also wise to encourage your students and faculty to protect themselves personally by becoming ASCP members. ASCP offers special rates for both Student and Instructor level memberships.

Professional liability insurance covers any skin care-related clinics, internships, volunteer events, or other off-site skill development activities which are approved by the school and are permitted under applicable state and local government regulations.

For more information, contact ASCP at 800-789-0411 or [getconnected@ascpskincare.com](mailto:getconnected@ascpskincare.com).©

## Join Us for Dinner at AACCS

Associated Skin Care Professionals (ASCP) would like to invite you to join us at a complimentary dinner and discussion during the upcoming American Association of Cosmetology Schools (AACCS) convention in Orlando, Florida. This is your chance to help shape the future of skin care! Owners, directors, and managers of any school that offers a skin care program (or is planning to add one) are all welcome.

The dinner will be held in the Asia 2 Room at Walt Disney World Dolphin Resort, on Friday, October 26, from 5:00–6:45 p.m. Seats are limited. Please RSVP to [michelle@beautyschools.org](mailto:michelle@beautyschools.org). If you have any questions, contact Jesse Cormier at 800-789-0411, ext. 616, or [jcormier@ascpskincare.com](mailto:jcormier@ascpskincare.com).©



## State Regulation Guide Updated

Need a handy guide to state licensing information? An updated version of ASCP's State Regulation Guide is now available in PDF format. The card can be printed out to provide you with quick information for every state (as well as Puerto Rico and Washington, D.C.): educational hours and any other requirements for initial licensing, continuing education hours and renewal periods, and complete contact information for all relevant state boards or other licensing agencies.

Download the card, or see the same agency contact information in text format, at [www.ascpskincare.com/resources/legislative.php](http://www.ascpskincare.com/resources/legislative.php).©



## Build an Instructor Website

When instructors offer online hubs, students who miss a class don't fall out of the loop. Whether they need to catch up or plan ahead, students can get the information they need without taking up your valuable time.

You can use the free website and email address that come with ASCP membership to streamline communication with your students. The ASCP Website Builder is easy to use, creates beautiful websites that you can customize, and makes updating

content simple. With an unlimited number of pages, your website can serve students in all your classes, year after year.

Your website might include a syllabus for each class you teach, reminders about important due dates, descriptions of homework assignments, and lecture notes.

If you are already an ASCP member, log in at [www.ascpskinicare.com](http://www.ascpskinicare.com) and choose "Create or Edit Your Website"

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