

INSURANCE FOR SCHOOLS

Do You Know What You Need?

What kinds of ASCP insurance do you recommend for schools?

Since your school's focus is on providing skin care training, you need liability insurance for skin care school-related activities. You need General Liability insurance (premises/operations and products liability) as well as Professional Liability to protect the owner's personal and/or corporate assets. Any time an alleged injury takes place in relation to school activities and is claimed to be the fault of an owner, student, or instructor, the school may be named in a lawsuit. Without General and Professional Liability insurance protection, a claim filed against the school could result in thousands of dollars in legal fees whether the claim has merit or not. It is also wise to encourage students to become ASCP Student members and those faculty members who engage in private practice to join ASCP as



Professional members in the event they are personally named in a lawsuit for an activity performed at the school.

Property insurance can cover buildings and other structures, leased or owned, along with furniture, equipment, and inventory. Property claims might include building damage from fire or other disaster or theft. ASCP's Business Personal Property insurance covers your school's material contents, such as computers, tables, supplies, etc.

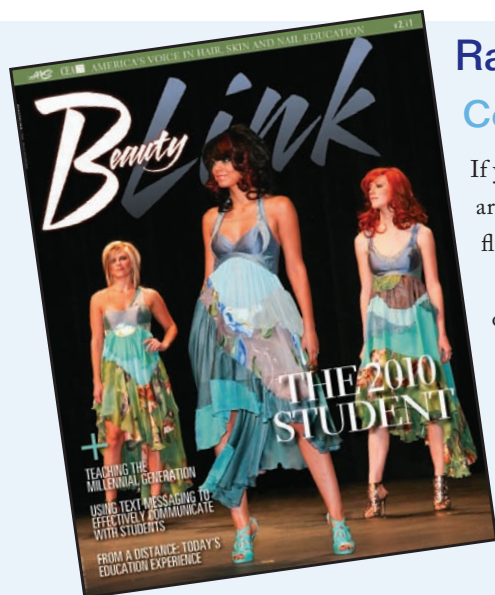
What are the coverage limits?

- Professional Liability: \$2 Million per Occurrence/\$3 Million aggregate
- Commercial General Liability: \$2 Million per Occurrence/\$3 Million aggregate
- Products Liability: \$2 Million per Occurrence/\$3 Million aggregate
- \$100,000 Damage to Premises Rented to You.
- Legal defense costs and related expenses are covered in addition to the above.

Is my school protected against liability claims alleged to be caused by instructors, other employees, and/or students?

Yes. The policy provides coverage for the school itself as an entity for school program skin care-related activities. That includes liability arising out of skin care activities of registered members of the faculty or other employees when they are instructing or supervising registered students. The school is also provided liability coverage for incidents caused by registered students while performing required hands-on practicum on school premises. (The school policy does not provide individual coverage for the instructor or the student, should they be separately named in a lawsuit—only the school.) The insurance covers those skin care-related clinics, internships, volunteer events, or other off-site practice skill development activities which are approved by the school and are permitted under applicable state and local government regulations.

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Raise Your Profile

Contribute to AACS *BeautyLink* magazine

If you are a member of the American Association of Cosmetology Schools (AACS), you are eligible to promote your school (while having fun) in *BeautyLink* magazine, the AACS flagship publication. Here are some ways to raise the profile of skin care and your school.

Feature Articles on Skin Care. *BeautyLink* is currently accepting articles focused on skin care. Articles should be education-based and can include topics such as tips for teaching esthetics, descriptions of new trends in skin care, or fun ideas to teach skin concepts to students, etc. (Articles should be between 500–1,200 words)

Voices from the Classroom. Teachers have the opportunity to contribute their tips and ideas to share with other teachers. Contact editor@beautyschools.org to get the current topic.

Cover Photos. *BeautyLink* is now considering photos from the work of your students for magazine covers. Professional quality photos are required. The work can represent hair, skin, nails, or makeup.

Superstar graduates. Do you have a graduate who has succeeded above and beyond your expectations? Nominate one of your students to appear in this column by sending a brief description of their accomplishments to editor@beautyschools.org.

For submission information and other editorial opportunities, visit http://www.naylornetwork.com/webkits/pdfs/2010_beautylink_ed_guidelines.pdf. ©

Scholarship Deadline is December 1

The National Coalition of Estheticians, Manufacturers/Distributors, & Associations (NCEA) offers \$1,000 scholarships to esthetics students who've completed more than half their programs and who submit a 250-word essay to NCEA on their financial need and reason they want to work in skin care. There is one remaining scholarship for 2010—the deadline is December 1. Visit www.ncea.tv for details and an application. ©



ASCP Skin Care Schools Council Update

Discounts Offered

Sign up now for the new educational skin care track for skin care owners and directors at the national convention of the American Association of Cosmetology Schools (AACS) in Orlando, Florida, this October. At special low rates, you can accomplish the following through events and workshops designed just for you.

- Add advanced esthetics to your curriculum.

- Attend the annual ASCP Skin Care Schools Council meeting and cocktail reception.
- Learn to increase your service dollars.
- Prepare students for continued learning.

Gain complimentary admission to the four-day show by joining AACS at deeply discounted new-member rates. Visit www.beautyschools.org for membership and convention information. For information on ASCP and the council, visit www.ascpskincare.com or call Jesse Cormier at 800-789-0411, ext. 616. ©

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Coverage is also provided to directors, officers, and employees of the school in connection with their school program skin care-related duties and activities to the extent that such activities result in bodily injury, personal injury, or property damage, which is covered as defined in the policy. There is no coverage provided for non-school-related activities or for school educational activities unrelated to skin care.

What is Business Personal Property (BPP) insurance?

BPP insurance covers all equipment, supplies, and contents used in your business. It covers your property both on and off premises. No need to list all of your possessions—your current property and newly acquired property

are automatically covered up to the limit you select—either \$10,000 or \$25,000. Your property will be insured for replacement cost. There is a \$500 deductible for theft-related claims and \$250 for all other related claims.

What is not covered by this plan?

Coverage is written on a broad basis with few exclusions. Examples of exclusions are governmental action, nuclear hazard, war and military action, and unexplained disappearance or shortage found during inventory, insects, rust, or heat. Read the entire policy for complete details. The information provided here is not a contract. In the event there is confusion or conflict between policy language and this publication, the policy language shall control. ©

Join Us!
ASCP Skin Care Schools Council Meeting (at the American Association of Cosmetology Schools Annual Convention)
 Oct. 29 to Nov. 1
 Renaissance Orlando at SeaWorld
 Orlando, Florida
 800-831-1086
 www.beautyschools.org



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face to face

ASCP News for the School Community



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