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**ASSOCIATED SKIN CARE PROFESSIONALS INTRODUCES
LIABILITY AND RISK REDUCTION CURRICULUM
FREE TO SKIN CARE SCHOOLS**

(Evergreen, Colo., June 25) -- Associated Skin Care Professionals (ASCP) today released a liability and risk reduction curriculum to skin care schools as a service to educators and the profession. It will be mailed to more than 1,000 schools nationwide this week. The unit is chock-full of information every aspiring skin care professional should have, organized in a lesson plan and PowerPoint presentation, with PDFs of student handouts and a quiz. ASCP visits dozens of schools every year, which led ASCP staff to recognize the need for a liability curriculum.

“It should be part of every skin care professional’s education to become familiar with the risks involved in their business and to have strategies for avoiding mishaps,” says ASCP president Katie Armitage. “For the good of the profession and the protection of estheticians, ASCP is making available wisdom gleaned from years of real-life experience.”

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The organization has been insuring skin care professionals for 11 years, first as members of Associated Bodywork & Massage Professionals, then as ASCP members. Since its ASCP's founding in January 2007, membership has grown from 5,000 to more than 7,000.

“This curriculum will help prepare students for realities most of us would rather not think about,” Armitage says. “But in today’s litigious society, it is essential skin care professionals protect themselves no matter how skilled they are. Accidents are just a fact of life.”

Armitage noted the biggest misconception in the profession she sees is estheticians thinking they are protected by the spa or salon where they work. With this assumption they may be uninsured or underinsured.

“We know of cases where a spa’s liability insurance coverage expired and none of the staff knew about it,” Armitage says. “That puts an esthetician in jeopardy without her even realizing it.”

ASCP is the only association of its kind, offering not just insurance, but *Skin Deep* magazine, business-building tools like free websites and e-mail, an online esthetician referral service, a *Successful Business Handbook* and member discounts. ASCP staff is in regular touch with skin care leaders in education and at trade shows, as well as tracking legislative activity that affects skin care practice.

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“Some organizations offer bare-bones liability coverage without business or educational resources,” Armitage says. “Other insurers offer skin care coverage only as an adjunct to their primary insurance business for home, auto and boat insurance. As specialists in skin care, we believe we are the authority on liability in esthetics. And, we have an efficient and supportive in-house customer service staff to answer questions and assist with the handling of claims, where other insurers and associations do not.”

Another advantage ASCP offers from a liability coverage standpoint is its dollar caps on coverage -- the funds available to pay claims and legal expenses -- are calculated on a per-member, per-year basis, offering significant protection to members. Other organizations and associations calculate their dollar caps on a shared basis for the member group, which means a plan member could be out of luck if they have a claim after the plan’s funds have been spent.

“Having the right coverage means having peace of mind,” says Jesse Cormier, ASCP executive director. “We know from our members who do have claims how relieved they are that ASCP is there for them when something goes wrong.”

Headquartered in Evergreen, Colo., ASCP was founded in January 2007 and has more than 7,000 members. Its website is www.ascpskincare.com and toll-free number is 800-458-2267.

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