



The 411 on

Insurance

for Skin Care Professionals

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

Brought to you by  Associated
Skin Care
Professionals

[Liability Insurance Basics](#)

[Comparing Policies](#)

[Additional Coverage](#)

[Quote Worksheet](#)

[Contact Us](#)

Q What is **General Liability Insurance?**

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

A

Collapsing tables
Steamers that burn
Slips & falls

ASCP 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:

- Waxing burns and torn skin
- Product reactions
- Chemical peel burns

ASCP membership includes professional liability coverage

Skin care professionals have paid thousands of dollars for skin care services gone wrong.
Visit www.facialsgonewrong.com for stories of real-life accidents.

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.

ASCP membership includes product liability coverage

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

Comparing Policies

The 411 on
Insurance
for Skin Care Professionals

Individual coverage



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

Shared coverage



Some other policies have a shared 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 treatment room. She gets up, everything seems OK, and she leaves.

July: You take a break from skin care 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, 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 ASCP membership is occurrence form, which protects you against late-filed claims.

Comparing Policies

Make sure you're covered everywhere you work.

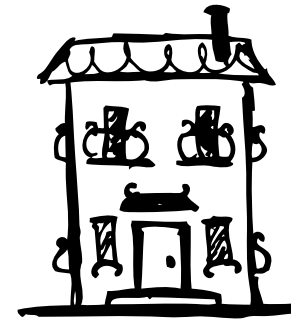
ASCP's Policy

Hotels
Multiple workplaces
Your home
A rented booth
Clients' homes
Festivals
Medical offices
Wedding venues

The liability insurance included with ASCP 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.

Comparing Policies

Does your policy cover every type of treatment you provide?

ASCP includes:

Brazilian waxing
Eyelash extensions
Microdermabrasion
Body treatments
Chemical Peels

Other policies may exclude:

Brazilian waxing
Eyelash extensions
Microdermabrasion
Body treatments
Chemical Peels

ASCP does cover these menu items plus more! Make sure you follow your state scope of practice.

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

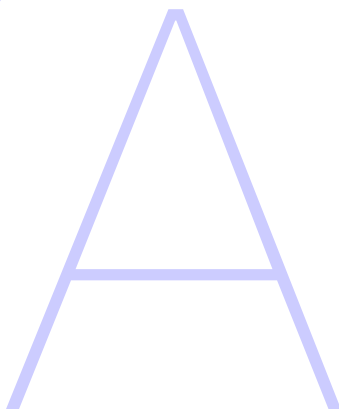
Lawyer's fees
Settlement payout
Lost business
Future wage garnishment

Beyond Money

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



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).

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

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

Go to www.ascpskincare.com/members/discounts_intro.php for information on companies that ASCP partners with.

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 Skin Care Professionals

Phone: 800-789-0411

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: \$ 259/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: \$ _____



Supporting skin care professionals with business resources, marketing materials, educational opportunities, networking opportunities, liability insurance, and a community where like-minded professionals can grow.

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

800-789-0411

ASCPskincare.com

getconnected@ascpskincare.com



FACEBOOK.COM/ASCPKINCARE



@ASCPKINCARE



ASSOCIATED SKIN CARE PROFESSIONALS