



Dryden Mutual Insurance Company

12 Ellis Drive, P.O. Box 635
Dryden, New York 13053-0635
607-844-8106 / 800-724-0560
607-257-0312 (fax)

Target Market Product Profile **BEAUTICIANS** Commercial Lines

TARGETED TYPES

Beauty salons with employees as operators

Beauty salons with independent booth operators

Manicurists in beauty salons or independent operators (nail exclusions removed via LS-76B)

Independent booth operators

Hair cutters and manicurists who also work off premises (i.e. in nursing homes)

Operators seeking Professional Liability as well as Premises & Operators coverage

High level of care given to cleaning hair cutting equipment and tanning beds

Tanning safety signs posted on warnings about goggle use, contact lenses, customer taking medications and a prohibition against pregnant customers using tanning beds

UNDERWRITING CONCERNS

Lack of training for employees and/or booth operators

Use of outdated equipment

Equipment over 10 years

Permitting unlicensed operators

Any major criticism of the structure

Non-UL approved equipment

Operators who manufacture, blend or mix product or sell any product under their own product label

Micro Derm Abrasion

Spraying tanning

DRYDEN MUTUAL PROGRAM FEATURES

- URB Businessowners (BOP), Commercial Fire and SMP.
- Mandatory Tanning Bed Questionnaire if tanning beds are operated.
- Beauty Parlor Professional Liability and Tanning Professional Liability are mandatory.
- Rating is per booth or per tanning bed basis.
- Minimum General Liability limit offering is \$100,000.
- Beautician questionnaire is required.

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underwriting@drydenmutual.com / claims@drydenmutual.com
www.drydenmutual.com

