



## Dryden Mutual Insurance Company

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Dryden, New York 13053-0635  
607-844-8106 / 800-724-0560  
607-257-0312 (fax)

### Target Market Product Profile **MANICURISTS** Commercial Lines

#### TARGETED TYPES

Manicure salons with employees as operators

Manicure salons with independent booth operators

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

Independent booth operators

Operators seeking Professional Liability as well as Premises and Operators coverage

High level of care given to cleaning manicurist equipment.

#### UNDERWRITING CONCERNS

Lack of training for employees and/or booth operators

Use of outdated equipment

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

#### DRYDEN MUTUAL PROGRAM FEATURES

- URB Businessowners (BOP), SMP or Commercial Fire & Liability policies.
- Beauty Parlor Professional Liability available.
- Rating is per manicurist booth (using the Beauty Shop Liability Classification).
- Minimum General Liability limit offering is \$100,000.

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