



Target Market Product Profile
TANNING BEDS
(Spray-on Tanning Operations are NOT Eligible)
Commercial Lines

TARGETED TYPES

Beauty salons with incidental tanning bed operations

Tanning salons

Suggested maximum of 5 beds per supervising employee

Experienced tanning bed operators

Operators willing to schedule beds on Inland Marine floater

Tanning sessions limited to 20 minutes per day per customer

High levels of care given to cleaning beds

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

UNDERWRITING CONCERNS

Lack of training for operators

Beds with outdated technology

Equipment over 10 years old

Lack of bed utilization logs

Any major criticism of the structure

Non-UL approved equipment

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

DRYDEN MUTUAL PROGRAM FEATURES

- URB Businessowners (BOP) or Commercial Fire & Liability policies.
- Mandatory Tanning Bed questionnaire.
- Beauty Parlor Professional Liability and Tanning Professional Liability mandatory.
- Rating is per bed basis.
- Minimum General Liability limit offering is \$100,000.

