

Medical Spa & Aesthetics Insurance Coverage

Here at Clifton Insurance Agency, Inc we cover All Procedures and Locations



A Spa's menu of services varies widely and depends greatly on the Medical Director or owner's experience.

Core services include, but are not limited to: Individual Aesthetics Coverage Provided

Microdermabrasions	Chemical Peels	Laser Hair Removal
Laser Skin Treatments	Sclerotherapy	Intense Pulse Light
Botox	Dermal Fillers	Lipodissolve
Laser Liposuction	Permanent Make-Up	Tattoo Removal
Bio-Identical Hormone Replacement	HCG	Weight Loss Services
Massage	Mani/Pedi	Tanning
Waxing	Hair	Make-Up

Available Coverage's:

Medical Professional Liability – Claims Made	Medical General Liability - Occurrence or Claims Made
Business Personal Property	Defense of Licensing and Subpoena Assistance
HIPAA	Independent Contractors as Insured's
Medical Director included for Administrative Duties	Physician Malpractice Liability
Sexual Abuse and Molestation	Privacy and Security Liability

Limits of Liability: As low as \$100,000 Each Claim/\$300,000 Aggregate up to \$5M /\$5M. Typical limits purchased are \$1M/\$3M.

Minimum Premiums: \$1,100 for Professional Liability, \$200 for General Liability and \$250 for Business Personal Property

Minimum Deductible: \$1,000 (First Dollar Defense available for an additional premium)

State Restrictions: None



Insurance Specialists since 1982

CLIFTON INSURANCE AGENCY, INC is a Professional Liability & Niche Market Insurance Corporation that is here to work for you. Our organization is dedicated to the design of your new policy and will do all that we can satisfy your needs and protect your individual and corporate areas of risk. Working with all of the A+ rated carriers we will utilize our hands on approach to build you a policy that is specifically tailored and affordable. Holding a 98% retention rate we are proud to say that we offer the very best coverage available and will process your requests for coverage in a timely manner. Please **contact us** today for coverage.

We look forward to Your Business!