

MEDICAL SPAS – Aesthetic / Cosmetic, Preventative / Wellness, or Complementary / Alternative

General Star Management Company is pleased to provide a program to address the emerging growth of Medical Spas. We recognize the coverage needs of lifestyle spas with a wellness focus, as well as aesthetic / cosmetic spas. Coverage can be written through designated surplus lines brokers in the Miscellaneous Healthcare Facilities unit in all states, the District of Columbia, and in Puerto Rico by **General Star Indemnity Company**, and in Connecticut by **General Star National Insurance Company**. Both companies are rated **A++** by A.M. Best and **AAA** by Standard and Poor's.

Wholesale brokers must be designated by General Star's Medical Professional Liability or Primary Casualty Department to submit qualifying business to this program.

Eligible Exposures

- > Aesthetic / Cosmetic
- > Anti-Aging / Age Management
- > Alternative / Complementary Medicine
- > Day Spa / Salon evolving into a Medical Spa and with a physician as Medical Director
- > Fitness
- > Nutritional counseling
- > Preventative Medicine
- > Single Specialty Spa (For example, only performing laser hair removal, varicose vein treatment, tattoo removal, etc.)
- > Stress Management
- > Wellness
- > Weight Management

Ineligible Exposures

- > Day spas / Salons without medical orientation
- > Medical spas without a physician Medical Director



What Limits Are Available?

- > \$1,000,000 / \$3,000,000 primary and \$5,000,000 / \$5,000,000 follow form excess
- > First dollar (zero deductible) coverage is available
- > Defense costs in addition to limits of liability option available
- > Management Service Organizations and other entities can be covered as “Additional Insureds”
- > Minimum premiums range from \$5,000 to \$7,500

What Coverage Terms May Be Offered

- > Professional Liability on a claims-made basis
 - Non-physician employees are “insureds” under the policy
 - Coverage is automatic for Medical Directors’ administrative duties. Optional coverage for Medical Director’s clinic duties available
 - Coverage is available for physicians engaged in clinical patient-care services
 - Standard form has “incident trigger”
 - Prior acts and extended reporting periods available
 - Multiple locations / named insureds can be added to one policy as the business grows
- > General Liability may be included on an occurrence or claims-made basis
 - Coverage is available for incidental products liability

What Documentation is Required for a Submission?

Indications / Quotes will be offered upon receipt of:

- > Completed General Star Miscellaneous Healthcare Facilities Application and Medical Spas Supplement form. (Preliminary indications may be provided based on receipt of an acceptable competitor application)
- > If presently insured, currently valued loss runs for the past five years and a copy of most recent declarations page

- > Training certificates for personnel performing cosmetic procedures
- > Patient consent forms
- > Other underwriting information may be required dependent on entity profile

How to Contact General Star

All submissions must be faxed to 1 866 464 3678 or emailed to gsubmit@generalstar.com.

- > For a complete list of eligible classes or general information about any of our Medical Professional Liability product offerings, please contact an underwriter listed below:

Chicago

- **Mary Hogan—Manager**
312 526 7556 or mary.hogan@generalstar.com
- **Aaron Sternstein**
312 267 8541 or aaron.sternstein@generalstar.com
- **La’Kisha Stallworth**
312 267 8606 or lakisha.stallworth@generalstar.com
- **Nancy Huddlestun**
312 267 8594 or nancy.huddlestun@generalstar.com
- **Wayne Miller**
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Los Angeles

- **Kristy Snowberger**
213 236 1755 or christine.snowberger@generalstar.com

New York

- **Brian Lewis**
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General Star Management Company

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General Star National Insurance Company is licensed in the District of Columbia, Puerto Rico and all states except Connecticut, where it is an eligible surplus lines insurer. General Star Indemnity Company is an eligible surplus lines insurer in the District of Columbia, Puerto Rico, the Virgin Islands and all states except Connecticut, where it operates as a licensed insurer. Insurance is placed with the General Star companies by licensed wholesale brokers and, for risks that qualify, by licensed surplus lines brokers. General Star National Insurance Company and General Star Indemnity Company are rated A++ (Superior) by A.M. Best Company and have a AAA Insurance Financial Strength Rating from Standard & Poor’s Corporation. Not all coverages described above are available in all states. Availability of coverage depends on underwriting qualifications and state regulations. Coverage for claims or losses depends on policy language.