

MEDICAL SPAS — Aesthetic / Cosmetic, Preventative / Wellness, or Complimentary / Alternative

General Star Management Company offers 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 **AA+** by Standard and Poor's.

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

Eligible Exposures

- > Aesthetic / Cosmetic
- > Anti-Aging / Age Management
- > Alternative / Complimentary 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

Limits Available

- > \$1,000,000 / \$3,000,000 primary and \$5,000,000 / \$5,000,000 follow form excess
- > Standalone first layer excess coverage is also available when written over a carrier with an A.M. Best rating of "B" or higher



- > First dollar (zero deductible) or deductible options are offered
- > Defense costs in addition to limits of liability option available
- > Management Service Organizations and other entities can be covered as "Additional Insureds"



Coverage Terms 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

Documentation 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 accepted via e-mail, fax or mail:

gsubmit@generalstar.com: Fax: 866 464 3678

Tel.: Chicago—312 267 8600 / New York—212 859 3960 / Los Angeles—213 236 1755

General Star

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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 AA+ 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.