

Medical Spas

The Medical Professional Unit offers a program for Medical Spas. We recognize the coverage needs of specialty spas with a wellness focus, as well as aesthetic and cosmetic spas. Coverage is written on a non-admitted basis through designated surplus lines brokers.

Coverage 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 clinical 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
- > Options available for defense costs within or outside of indemnity limits
- > Management Service Organizations and other entities can be covered as “Additional Insureds”
- > First dollar or deductibles offered
- > General Liability may be included on an occurrence or claims-made basis
- > Stand alone first layer excess coverage is also available when written over a carrier with an A.M. Best rating of “A-” or higher

Risk Appetite

- > Aesthetic / Cosmetic
- > Alternative / Complementary Medicine
- > Nutritional Counseling
- > Preventative Medicine
- > Stress Management
- > Weight Management



Ineligible Exposures

- > Spas without a physician Medical Director
- > Non-FDA-approved treatments

General Star Indemnity Company
is rated **A++** by A.M. Best and **AA+** by Standard & Poor’s.



CONTACTS

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