

Medical Spas

The Medical Professional Division 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.

Eligible Exposures

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

Coverage Features

- > 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



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.



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Applications available at
generalstar.com

General Star Indemnity Company is an eligible surplus lines insurer in all states, the District of Columbia, Puerto Rico, and the Virgin Islands. It has the status of an unlicensed insurer in California and operates under NAIC Number 0031-37362. Insurance is placed with the General Star Indemnity Company by licensed producers and, for risks that qualify, by licensed surplus lines brokers.