

BEAUTY, BARBER, NAIL SALONS & SUPPLY STORE

PROPERTY

In order to get ready for a wedding, an entire bridal party of 8 went to the insured's beauty salon. The salon was not equipped to handle so many customers. Amid the chaos, one of the employees left a sink running overnight. The water caused both \$14,000 in building damage and \$6,000 in business personal property damage. In order to repair the damage, the beauty salon had to shut down for three weeks, causing a \$14,000 loss in income and \$10,000 extra expenses to get the store up and running again. This loss was included in the business income with extra expense coverage.

PROFESSIONAL LIABILITY

The insured completely lost track of time as two chatty customers were drying their hair. The patrons stayed under the dryers for 2 hours and completely burned their scalps. They sued the insured for injuries.

A customer of the nail salon sued the insured for cutting their toe while receiving a pedicure, recovering damages for \$2,000.

AUTOMATIC BUSINESSOWNERS COVERAGES

A barbershop installed a bright neon sign above the front door in order to attract new customers. During a heavy windstorm, the sign cracked, and a portion of it fell to the ground smashing into pieces.

After a bad hair cut, a recent high school graduate decided to vandalize the barber shop by throwing a rock through the front glass storefront window.

EQUIPMENT BREAKDOWN

The piping within the hot water heater ruptured from over usage, causing the nail salon to have to shut down for 4 hours. An equipment breakdown claim was made.

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For an application and more information, please visit AgostiniSurplus.com

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