



February 6, 2014

## **BODY CARE SERVICES BOP PROGRAM INTRODUCED IN NEW JERSEY**

### **BACKGROUND**

MSO® is continuing to build its portfolio of specialty products. Our latest addition to this series is the Body Care program. The Body Care program is designed for Nail Salons, Day Spas and Tattoo Parlors with a separate coverage endorsement and Declarations Supplement for each classification.

The Body Care endorsements are designed to be used with the standard BOP policies (BU 04 01 & BU 04 02). The Body Care Services Supplemental Manual pages display the rules and rates that are used with this program.

### **HIGHLIGHTS**

#### **Coverage For Nail Salon Services - BU 04 43 (01 14)**

- **Client's Lock Replacement** – \$1,000 of coverage is provided to replace or rekey locks at the client's premises.
- **Police Department Fees** – \$500 of coverage is provided to pay for any fee charged by a Police Department to respond to an accidental activation of a burglar alarm at a client's premises.
- **Loss of Client's Property Coverage** – \$1,000 of coverage is provided for loss of client's personal property because of dishonest acts of the insured's employees at premises other than the insured premises.
- **Loss of Employees' Equipment** – \$1,000 of coverage is provided for the loss of an employee's tools used in the insured's business operations while in transit or at a location where nail salon services take place.
- **Nail Salon Fluids Clean Up Cost** - \$10,000 aggregate limit provided subject to a \$500 deductible. Coverage is provided for spills and leaks of nail salon fluids on the described premises.

#### **Coverage For Tattoo Services - BU 04 45 (01 14)**

- **Loss of Employees' Equipment** – \$1,000 of coverage is provided for the loss of an employee's tools used in the insured's business operations while in transit or at a location where tattoo services take place.
- **Tattoo Parlor Fluids Clean Up Cost** - \$10,000 aggregate limit provided subject to a \$500 deductible. Coverage is provided for spills and leaks of tattoo parlor fluids on the described premises.

#### **Coverage For Day Spa Services - BU 04 47 (01 14)**

- **Loss of Employees' Equipment** – \$1,000 of coverage is provided for the loss of an employee's tools used in the insured's business operations while in transit or at a location where day spa services take place.

## HIGHLIGHTS continued

- **Day Spa Fluids Clean Up Cost** - \$10,000 aggregate limit provided subject to a \$500 deductible. Coverage is provided for spills and leaks of day spa fluids on the described premises.
- **Optional Coverages**  
There are two options available to provide coverage for additional services.  
Trigger endorsement **BU 50 40** includes: eyebrow or eyelash dyeing; tinting; clipping; waxing or shaping. Eyelash extensions.  
Trigger endorsement **BU 50 41** includes: facial services including deep cleaning; exfoliation; microdermabrasion; Alpha-Vital; epidermal; and glycolic peels.

### Declarations Supplements

The Declarations Supplements are BU 04 44 (01 14) Nail Salon Services; BU 04 46 Tattooing Services; and BU 04 48 Day Spa Services.

The Declarations Supplements display basic limits, revised limits and any specific deductibles.

### Manual Supplements

The manual supplement for Body Care Services displays the coverages, limits and options available as well as the rating procedures. Unless specifically addressed in the Body Care Services Manual Supplement, the rates & rules in the applicable Businessowners Manual apply.

## STAT CODE

Use the following Stat Codes:

Nail Salons - 85  
Day Spas - 88  
Tattoo Parlors - 89

## EFFECTIVE DATE

March 1, 2014

## DISTRIBUTION

The Coverage endorsements, Declarations Supplements and Manual Supplement will be added to the CD-ROM. Affiliated companies will be able to access this through our website: <http://www.msonet.com>.

## FUTURE MSO ACTION

The program will be filed in other states in the near future. We will announce the introduction of the program in other states as filings are approved.

## COMPANY MODIFICATIONS

MSO is available to assist in modifying the new programs to meet individual company needs and to make any needed filings.

## QUESTIONS

Contact Pepper Treuvey, AU at (800) 935-6900.