

Hair / Beauty Salon Insurance

Your Hair and Beauty Salon carries special risk and require a special package of insurance products to protect them from those risks. Our access to the largest and best insurance companies available allows us to provide the best products in a superior package. Below is a list of the most popular insurance products we offer in our **SteelePac** © insurance packages.

Available Coverage

Our **SteelePac**© program gives you the flexibility to choose coverage's you need without paying for the ones you don't.

Coverage Description Building Coverage

Protects your building and on-site structures, machinery, equipment, floor coverings, outdoor furniture, garages, fences and additions under construction.

Optional Coverage Increase Available For: Other appurtenant building structures on premises, Walkways, patios and signs, fences, exterior and interior building glass.

BOP (Business Owners Policy) is a package product for small businesses that combines property & general liability protection into one product. **Improvements and Betterments Insurance**

If you rent or lease and you made improvements to your office space this will cover loss to those improvements. Protects you against damage or destruction of improvements or betterments made by you (the tenant) in a property not owned by you. **Business personal property**

Protects business personal property, such as furniture, fixtures, machinery or personal property of others that is in your care. May also include lease property. **Accounting Restriction**

Covers the increased costs of collecting accounts, re-establishing the accounts receivable records and any amounts uncollected as a result of the destruction of accounts receivable records. **Money and securities**

Protection for the theft, disappearance or destruction of your money. **Money orders & counterfeit paper currency**

Protection against loss due to counterfeit paper or forged / false money orders **Empl yee dishonesty**

Protects the loss of money, securities and property from the fraudulent act of an employee. **Business Auto**

Covers damage to your vehicle(s), damage to the property of others and injury to those involved in an accident. **General Liability**

Covers medical expenses, attorney fees and damages when you're legally responsible.

Professional Liability

Sometimes called Errors & Omissions Insurance. Provides protection for defense costs, regardless of fault, and protection for judgments and court costs for any individual or business rendering an opinion, making recommendations, designing solutions or offering a service.

Medical Payments

Covers medical bills of people injured on your property or as result of your operations. Unlike other liability coverage's this one pays out immediately and without determination of fault.

Workers Compensation

Covers medical cost for an injured employee. Also may pay out partial lost wages if injury causes employee to take time from work. Disclaimer: Commercial Insurance

The coverage information is provided as a general reference to help you better understand types of insurance coverages available. Insurance information provided may not represent all insurance coverages available and does not refer to any specific contract of insurance, or modify any definitions expressly stated in any contracts of insurance. Every business has its own specific risks. For a better understanding of your specific needs please call or email one of our Insurance Specialists.

Currently Carroll Steele Insurance only offers insurance products to Massachusetts base companies.