

PERSONAL APPEARANCE CARE PROGRAM

The Personal Appearance Care Program from NSI offers protection for your business with these property and casualty insurance coverages:

General liability

Professional liability

Employment practices liability

Property

Crime

Loss of business income

Workers' Compensation*

Commercial and personal auto*

Umbrella

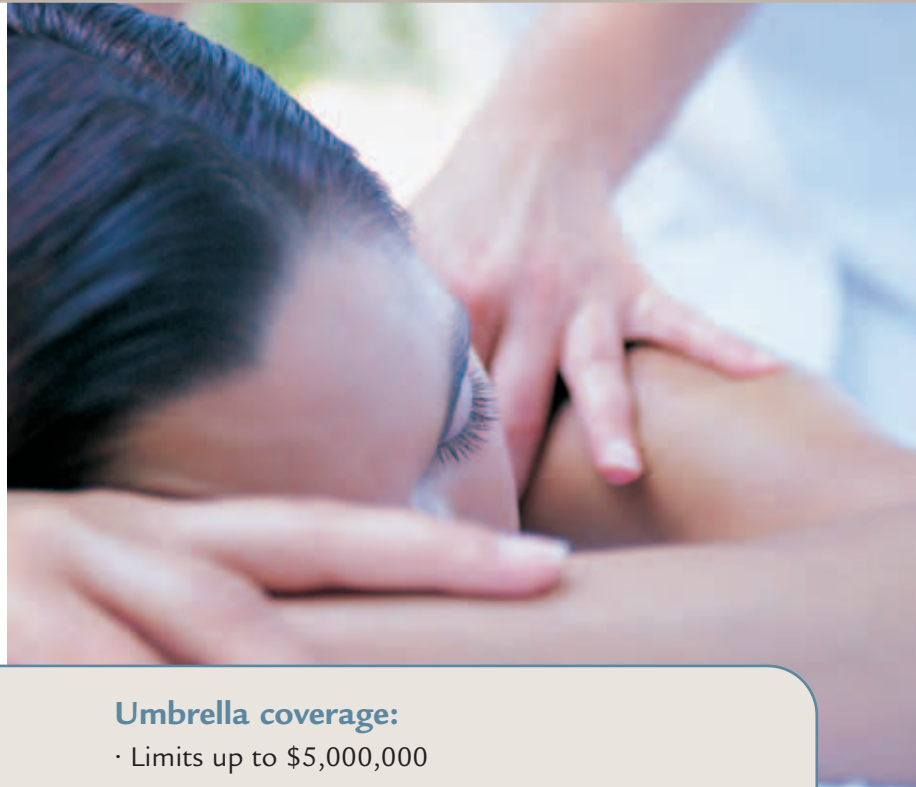


**Not available in Michigan*

PERSONAL APPEARANCE CARE PROGRAM

A specialized business owners program for:

- Barbers
- Cosmetologists
- Estheticians
- Massage therapists
- Booth rentals
- Independent contractors
- Beauty schools
- Manicurists
- Tanning salons including:
 - Spray-on tanning
 - Airbrush tanning



General liability:

- Limits up to \$1 million occurrence/
\$3 million aggregate
- Automatically includes professional liability
- Medical payments coverage of \$10,000 per person
- Coverage for independent contractors
(leased chairs)
- Employees as additional insureds
- Employment practices liability
- Fire legal liability – \$200,000
- Building owner as additional insured
- BOP Plus Pak
- Personal and advertising injury
- Optional coverages:
 - Hired and non-owned vehicle coverage*
 - Personal liability coverage
 - Employee benefit coverage
 - Long-term skin damage coverage
for suntan beds

*Not available in Michigan and Illinois

Umbrella coverage:

- Limits up to \$5,000,000

Workers' Compensation

- Not available in Michigan

Property coverage:

- Replacement cost buildings and contents
with \$250 deductible
- Business income and extra expense on an ALS basis
- IN/OUT crime coverage – \$2,000
- BOP Plus Pak
- Sign and glass coverage
- Law and ordinance coverage
- Equipment breakdown coverage
- Voluntary property damage
- Homeowners coverage through West Bend Mutual**
- Numerous additional coverage options

**Homeowners coverage not available in Michigan.

This program is available from NSI and your local independent insurance agent. NSI is a division of West Bend Mutual Insurance Company, an admitted carrier since 1894.