



Salon Select

Wawanesa Salon Select is specifically designed for:

- Barber Shops
- Beauty Parlours/Hair Styling Salons
- Day Spas
- Ear/Body Piercing Studios
- Massage Therapy
- Nail Salons
- Tanning Studios
- Tattoo/Permanent Make Up Parlours

How Wawanesa works for you...

During a hair appointment, a stylist burned a customer with a curling iron. The customer's burn later resulted in a facial scar.

Coverage: Professional Liability

Final Loss Settlement Amount: \$7,200

Salon Select Highlights

- Professional Liability
- Equipment Breakdown – Option 3
- No Coinsurance
- Outdoor Signs
- Business Interruption - ALS
- Enhanced Crime
- No Bodily Injury Liability Deductible
- Additional Insured – Independent Contractors†

† Available by separate endorsement

See reverse for full list of coverages



Salon Select

Product Features



PROPERTY	Limit
Accounts Receivable	\$25,000
Automatic Fire Suppression System – Accidental Discharge	\$5,000
Blanket By-Laws	Included
Blanket Glass	Included
Brands and Labels	\$25,000
Business Contents – Amount of Insurance	25% of Business Contents Limit
Consequential Loss	Included
Conviction Reward	\$5,000
Cost of Preparing Proof of Loss	\$10,000
Damage to Building by Theft	Included
Debris Removal	\$25,000
Electronic Data Processing Coverage	\$25,000
Equipment Breakdown – Option 3	Included
Fine Arts	\$10,000
Fire Department Service Charges	\$10,000
Inflation Protection	Included
Jewellery	\$10,000
Leasehold Interest Coverage	\$500 per month / max 12 months
Loss Caused by Damage to Off Premises Utilities	\$25,000
Master Key	\$5,000
Newly Acquired or Newly Constructed Property:	
Newly Acquired or Newly Constructed Buildings	\$500,000
Business Contents at a Newly Acquired Location	\$500,000
Newly Acquired Business Contents	\$50,000
No Coinsurance	Included
Outdoor Signs	\$15,000
Outdoor Trees, Shrubs and Plants	\$1,000 per plant / \$10,000 occurrence
Personal Effects and Property of Others	\$50,000
Pollutant Clean Up and Removal	\$15,000
Preservation of Property	Included
Property Off Premises, including: Sales Representative, Unnamed Locations (including exhibition), Transit (including mail or courier services)	\$10,000
Property of Every Description (POED)	Included
Valuable Papers and Records	\$25,000
Valuable Papers and Records – Cost of Research	\$2,500
Water Damage, Other Liquids, Powder or Molten Material Damage	Included

LOSS OF INCOME	Limit
Actual Loss Sustained	Included
Business Income – Contingent Property Coverage	\$25,000
Retailers Product Impairment	\$5,000/\$25,000 Aggregate

CRIME

Employee Dishonesty	\$5,000
Money and Securities	\$5,000
Money Orders and Counterfeit Paper Currency	\$5,000
Forgery and Alteration	\$5,000
Money and Securities – Automatic Seasonal Increase	25% of Money and Securities Limit

LIABILITY

Broad Form Completed Operations	Included
Employee Benefits Liability Coverage	\$50,000
Employers Liability	Included
Medical Payments	\$5,000
No Bodily Injury Deductible	Included
Tenants Legal Liability (same limit as Business Liability)	Included
Non-owned Automobile	Included

SALON SELECT OPTIONS

The following optional coverages are available to help provide increased protection.

- Enhanced Replacement Cost Endorsement
- Sewer Back-Up
- Flood
- Earthquake
- Condominium Loss Assessment Coverage
- Condominium Protection Coverage
- Extended Business Income 18 Months