



Massage Therapy Insurance

INSURANCE DESIGNED FOR MASSAGE THERAPISTS

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INTRODUCTION

At **BEAUTY & BODYWORK INSURANCE (BBI)**, we understand massage therapists have unique insurance and business needs that differ from other beauty professionals.

Massage therapists use specific manipulations of soft body tissue to improve their client's

well-being and overall health. Working so closely with another individual's body increases your risk of accidents, mishaps and injuries.

For this reason, BBI has designed an insurance policy specifically to meet your needs. To help you better understand the insurance policy, we will walk you step-by-step through each component of the policy.

TOP 5 MOST COMMON MASSAGE INSURANCE CLAIMS

1 NERVE DAMAGE

Therapist accidentally pinched a nerve in a client's neck, requiring medical attention and rehabilitation.

2 HOT STONE BURNS

Client received third-degree burns from a hot stone massage.

3 CLIENT FALLS

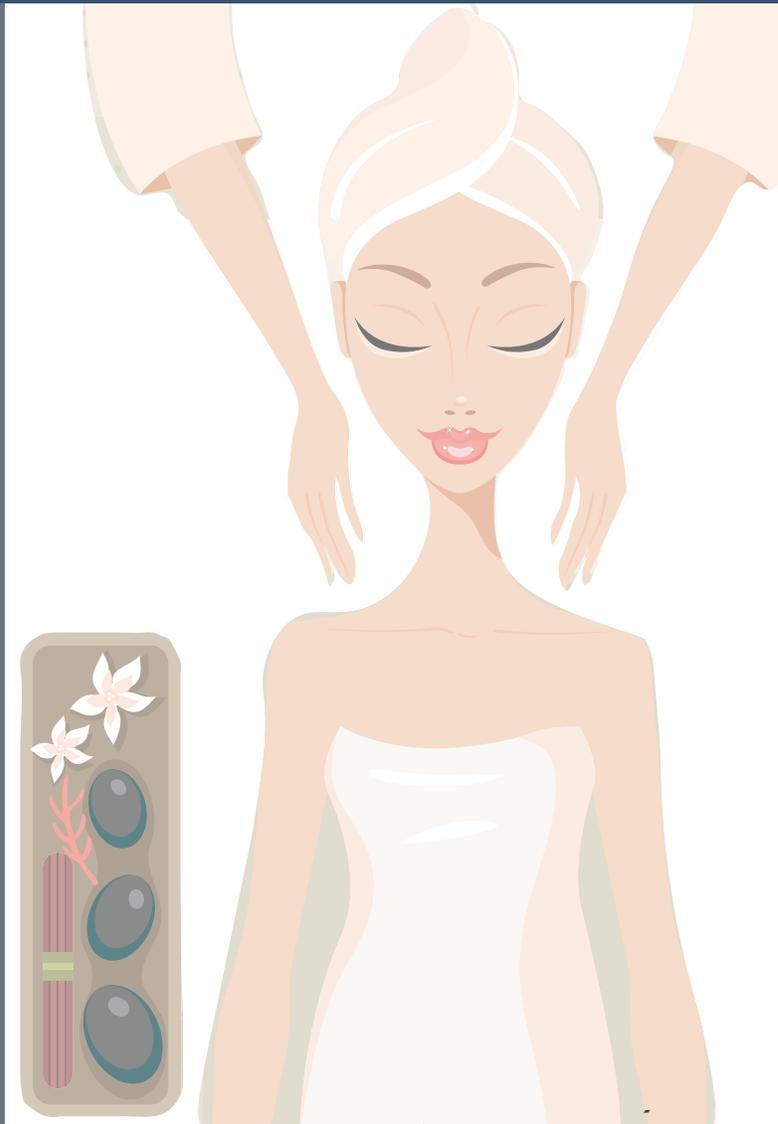
Client tripped and fell at therapist's salon and broke their hip.

4 BUSINESS PROPERTY DAMAGE

Insured's back window of their salon was broken into and supplies were stolen.

5 ALLERGIC REACTION

Client claimed the massage oil applied caused a severe allergic reaction requiring medical attention.

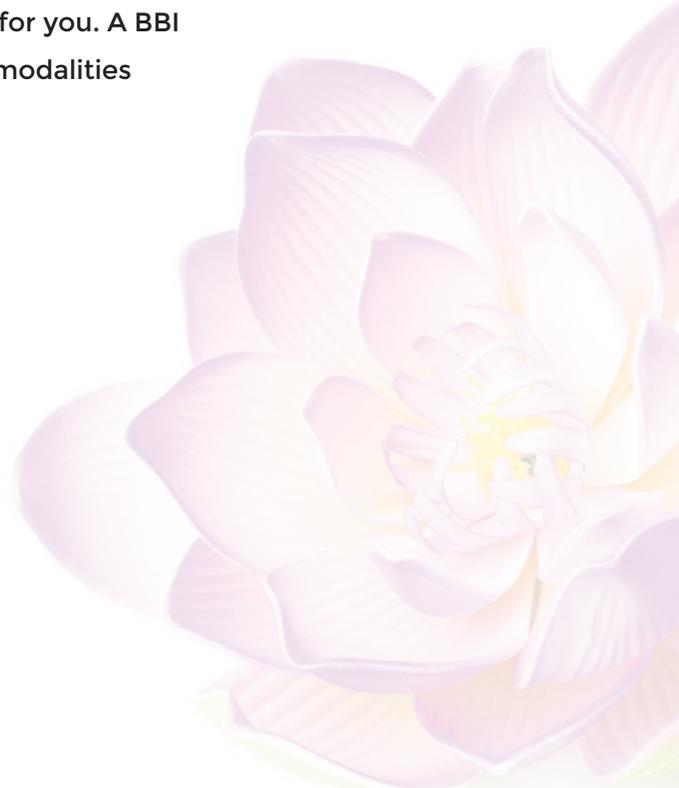


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MASSAGE THERAPY INSURANCE

As a massage therapist, you want insurance that meets your exact needs. BBI hears your concerns and has created an insurance policy just for you. A BBI massage therapist policy extends coverage to multiple massage modalities including but not limited to:

-  Deep Tissue Massage
-  Sports Massage
-  Chair Massage
-  Hot Stone Massage
-  Animal Massage
-  Swedish Massage
-  Thai Massage



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COVERAGE DETAILS

BBI MAKES MASSAGE INSURANCE affordable, convenient and quick. Massage therapists can purchase a policy for as low as \$96 per year. Plus, BBI offers a unique policy for massage therapist students for only \$67 per year.

Our quote-to-coverage process is handled completely online here. All you have to do is fill out our five-step application—it should only take about 10 minutes.

You'll be asked about what massage services you provide and about your business and claim history. From there, all you have to do is complete the purchase, and you will have instant access to your policy documents.

It's really that **SIMPLE!**

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COVERAGE DETAILS

WHILE THE POLICY IS AFFORDABLE, the coverage is extensive. To help you better understand your coverage, we have broken down and explained each element of the policy.

GENERAL LIABILITY

Coverage that protects you from claims of bodily injury and property damage caused by a third party. In the event of an accident, a massage therapist covered by BBI could have all potential medical expenses and legal fees covered.

PROFESSIONAL LIABILITY

Coverage that protects you from claims regarding errors and omissions while performing your work.

PRODUCTS & COMPLETED OPERATIONS

The maximum amount your policy will pay in a 12-month period for bodily injury and property damage claims that result from the products you use to perform your services. However, it does not cover your products that are sold or distributed.

PERSONAL & ADVERTISING INJURY

The amount that your policy will pay for claims arising out of one or more of the following offenses:

- False arrest, detention or imprisonment
- Malicious prosecution
- Wrongful eviction or wrongful entry
- Oral or written publications that slander or libels a person or organization
- Oral or written publication or material that violates a person's right of privacy
- The use of another's advertising idea in your advertisement

BBI ALSO OFFERS THE FOLLOWING ADDITIONAL LIMITS.

INLAND MARINE

Inland marine insurance covers tangible property that is movable or transportable in nature (e.g. supplies, equipment, or inventory) but excludes coverage for structures and items that are part of the structure.

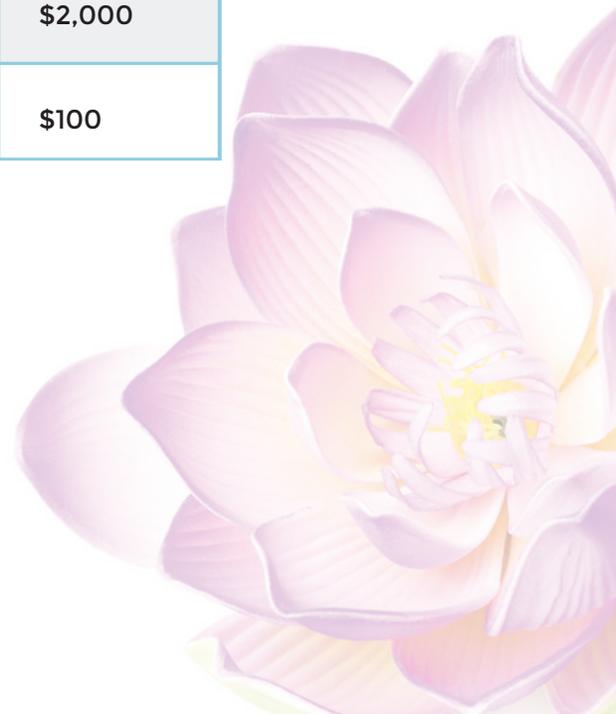
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BBI COVERAGE LIMITS

General & Professional Liability Aggregate	\$3,000,000
Products-Completed Operations Aggregate	\$3,000,000
Personal and Advertising Injury Limit	Included
Each Occurrence	\$2,000,000
Damage to Premises Rented to You	\$300,000
ADDITIONAL LIMITS	
Inland Marine/Business Personal Property	\$2,000
Deductible	\$100

†All policies have conditions, limitations and exclusions, please read the policy for exact verbiage.

Claim scenario circumstances vary in nature and similar claims do not guarantee coverage.



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ADDITIONAL INSURED

AN ADDITIONAL INSURED is a person or organization (e.g., salon owner, property owner, organization affiliate, etc.) that is not included as an insured under your insurance policy.

Now, you may be wondering why a salon owner would require you to add them as an additional insured on your policy. Here is an example:

A client makes an appointment with their massage therapist for a deep tissue massage. After the massage, the client files a claim against the insured for causing nerve damage to their neck. They also file a claim against the salon in hopes to get more money.

Adding the salon as an additional insured on your policy could provide the salon you work for protection against a filed claim similar to the one mentioned above. It protects the salon or spa from claims relating to your negligence.

Because this risk is present, most salons require their massage therapists to list them as an additional insured before they will sign a contract to work with them.

Purchasing a policy with BBI allows you to add one additional insured for \$15 or an unlimited amount of additional insureds for only \$30.

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HOW TO FILE A CLAIM

IF YOU HAVE A MASSAGE INSURANCE POLICY with BBI and need to file a claim, the process is simple. You can give our customer service team a call or shoot them an email, and they will walk you through the simple five-step process.

Call BBI's customer service center 888-568-0548

Fill out the form we send in an email and send it back once it's complete

We then take the form and send it to the underwriting company

The underwriting company will assign an adjuster to work with you

The adjuster will work with you through the closure of the claim

IF YOU'RE READY TO BUY a massage therapist insurance policy from BBI, our purchasing process is handled completely online. You can click [here](#), and receive coverage in minutes.

To find out more about BBI's massage therapy insurance policy, or to talk to a service representative, use the phone number or email below.

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