

# PROFESSIONAL LIABILITY COVERAGE

Certain classes of business may be eligible for Professional Liability coverage. Fremont Insurance offers the following types of Professional coverage forms:

1. Barbers and Cosmetologists
2. Church Counseling- CPP ONLY
3. Hearing Aid Stores
4. Morticians' Malpractice
5. Opticians and Optometrists
6. Veterinarians

The Professional Liability coverage forms are endorsements to the Commercial General Liability policy and are subject to the occurrence limit written under that policy. When calculating professional liability premiums, do not interpolate. If the General Liability occurrence limit for the insured is not shown on the premium table, use the full premium in the next highest limit category.

## General Eligibility and Underwriting Guidelines

- . The insured must have three years of experience as a professional.
- . A completed Professional Liability application must be submitted for each individual to which coverage will apply.
- . The insured must be loss free for the previous three years and any past Professional Liability losses will need to be described.

## Special Eligibility and Underwriting Guidelines

### 1. BARBERS AND COSMETOLOGISTS

Coverage applies to barbers, cosmetologists and manicurists, all of whom must be licensed. The following are ineligible:

- a. If sun lamps, tanning beds or other irradiating devices are available for use.
- b. Barber and beautician schools.
- c. Body massage (other than facial or scalp massage).
- d. Face lifting, plastic surgery or the removal of moles, warts or other growths.
- e. Electrolysis or hair removal by any method other than hot wax.
- f. Hair transplant services.
- g. Electrical, heat or steam baths or saunas.
- h. Exercising, slenderizing or weight reduction services.

## Premium Development

	General Liability Occurrence Limit			
Barbers	\$100,000	\$300,000	\$500,000	\$1,000,000
1st full time barber	\$17	\$20	\$24	\$30
Each additional full				
time barber	\$13	\$15	\$17	\$25
Each part time barber	\$9	\$10	\$12	\$20

Coverage applies to barbers, cosmetologists and manicurists, all of whom must be licensed. The following are ineligible:

- a. If sun lamps, tanning beds or other irradiating devices are available for use.
- b. Barber and beautician schools.
- c. Body massage (other than facial or scalp massage).
- d. Face lifting, plastic surgery or the removal of moles, warts or other growths.
- e. Electrolysis or hair removal by any method other than hot wax.
- f. Hair transplant services.
- g. Electrical, heat or steam baths or saunas.
- h. Exercising, slenderizing or weight reduction services.

#### **Premium Development**

	<b>General Liability Occurrence Limit</b>			
<b>Cosmetologist</b>	<b>\$100,000</b>	<b>\$300,000</b>	<b>\$500,000</b>	<b>\$1,000,000</b>
1st full time cosmetologist	\$50	\$57	\$64	\$70
Each additional full time cosmetologist or manicurist	\$38	\$43	\$48	\$52
Each part time cosmetologist or manicurist	\$30	\$34	\$38	\$41

## **2. CHURCH COUNSELING**

Coverage is available for church ministers or other professional clergy for their duties as counselors. The following are ineligible:

1. The rendering of medical services or treatments, including the dispensing of drugs or medications.
2. Counseling activities with more than an incidental or infrequent exposure to counseling individuals other than church members or parishioners.

#### **Premium Development**

	<b>General Liability Occurrence Limit</b>			
	<b>\$100,000</b>	<b>\$300,000</b>	<b>\$500,000</b>	<b>\$1,000,000</b>
Per Counselor	\$25	\$30	\$35	\$45

### 3. HEARING AID STORES

Coverage applies to insureds whose principal business is that of a hearing aid store. Hearing tests are allowable when they are incidental to the sale of hearing aids.

The following are ineligible:

1. Risks with over \$500,000 gross receipts.
2. Risks that manufacture, package or attach private labels to any product.
3. Stores whose gross receipts from servicing hearing aids exceed 20% of total gross receipts.

#### Premium Development

	General Liability Occurrence Limit			
	\$100,000	\$300,000	\$500,000	\$1,000,000
Flat charge per location	\$50	\$60	\$70	\$80

### 4. MORTICIANS' MALPRACTICE

Coverage applies to funeral directors, morticians and embalmers for professional malpractice or error in the handling of deceased human bodies, personal effects thereof and caskets or urns. The following are not eligible:

1. Insureds who are not licensed and certified as funeral directors or embalmers.
2. Risks which have been fined and/or convicted for violation of FTC regulations.
3. Risks that are involved in eye enucleation or organ removal.

#### Premium Development

	General Liability Occurrence Limit			
Number of Bodies	\$100,000	\$300,000	\$500,000	\$1,000,000
0-100	\$40	\$50	\$60	\$70
101-300	\$62	\$80	\$98	\$116
301-600	\$96	\$122	\$140	\$158
600 +	\$138	\$160	\$200	\$230

### 5. OPTICIANS AND OPTOMETRISTS

Coverage is available for licensed opticians and optometrists for the prescription, preparation, fitting and demonstration of ophthalmic lenses. The following are ineligible:

1. Risks which prescribe drugs or perform surgery.
2. Risks which manufacture optical goods or lenses.
3. Risks if more than 25% of receipts are from the sale or repair of optical goods (other than eyeglasses and contact lenses), the grinding of lenses to prescription and the assembly of glasses.

#### Premium Development

	General Liability Occurrence Limit			
Opticians	\$100,000	\$300,000	\$500,000	\$1,000,000
per \$1,000 receipts	\$1.10	\$1.30	\$1.50	\$1.70
<b>Optometrists</b>				
Each Optometrist	\$80	\$90	\$105	\$125
Each employed Optometrist	\$20	\$30	\$36	\$44

## 6. VETERINARIANS

Coverage applies to veterinarians, veterinary hospitals and clinics for domestic animals, animal boarding and pet cemeteries.

The following are ineligible:

1. Attack dog training or services
2. Humane societies or shelters
3. Medical research labs
4. Patrol dog services
5. Pet stores
6. Risks which specialize in race or show animals
7. Stables
8. Zoos

### Premium Development

	General Liability Occurrence Limit			
	\$100,000	\$300,000	\$500,000	\$1,000,000
Each Veterinarian	\$80	\$90	\$95	\$105
Each employed veterinarian	\$25	\$35	\$40	\$45