



Small Business Insurance Solutions for Salons and Barbershops

From protecting employees against accidents to securing property from damage, and liability claims, there are a variety of risks associated with running a salon or barbershop.

At Victor, we understand the specific needs of salons and barbershops and offer access to a range of small business insurance solutions tailored to their profession. With Victor for Agents, you can get multiple quotes from multiple providers by entering your client's information just once.

Business owners' policies

- Compare quotes from multiple lines of business: CNA, Coterie, Hiscox, Homesite
- E&S quotes through Joyn may be available if ineligible in our admitted markets
- Available nationwide
- Minimum premium \$500*
- Up to 50 employees
- Up to \$10M in sales (\$30M for some classes)*
- Up to \$1M in payroll
- Limits up to \$10M in total insured property (depending on class)

- Multi-location available
- New ventures welcome
- Optional cyber, liquor and professional liability endorsements
- Umbrella indication available with CNA BOP quote

*Dependent on provider and class code

Cyber

- Compare quotes from multiple providers: AmTrust, Coalition, Victor
- Available nationwide
- Revenues up to \$250M
- Limits up to \$2M bind-able online
- Limits up to \$5M via referral
- Cyber liability and Tech E&O coverage available

General Liability

- Compare quotes from multiple carriers: Coterie, Hiscox, Homesite
- E&S quotes through Joyn may be available if ineligible in our admitted markets
- Available nationwide
- Minimum premium: \$350
- Up to 50 employees (up to 15 employees for most contracting classes)
- Up to \$10M in revenue for most classes (Between \$1.5 - \$10M for contractors)
- Limits up to \$5M (up to \$2M bindable online)
- Up to \$500,000 in annual payroll for most classes

Professional Liability

- Compare quotes from multiple carriers: Coterie, Hiscox
- Available nationwide
- Minimum premium \$270 for most classes
- Limits up to \$5M
- Up to \$10M in revenues
- Full retro-coverage for unknown claims from previous work for most classes
- Claims-made form
- Home based business acceptable

Worker' Compensation

- Compare quotes from multiple carriers: AmTrust, Employers and Market
- Available nationwide
- Minimum premium \$500
- Over 350 eligible class codes
- Multi-state capabilities
- New ventures eligible in most classes
- Superior claims and loss control services

E&S Property

- Available in all states and D.C. except AK & HI*
- Earthquake Available
- ACV/RCV/Basic/Special Forms available
- Location TIV: \$3M
- Policy TIV: \$5M
- Coastal locations eligible (wind deductibles 2-5% minimum)

E&S General Liability

- Available in all states except AK, CO & HI
- Minimum premium \$495
- Limit: \$1M
- Revenue: \$50M
- Payroll up to \$500k for contractors
- New ventures welcome

Available classes

- Beauty Parlors and Hair Styling Salons
- Barbershop, Beauty Parlor or Hair Styling Salon
- Barber Shop
- Barber or Beauty Shop Supplies Distributors

GET STARTED

Register or log in to Victor for Agents to get a quote. Visit victorinsurance.com or scan the QR code to learn more.

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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