

# Tattoo & Piercing Program

**NOTE:** July 1<sup>st</sup> 2010 all tattoo & piercing artists in the state of Washington were required to carry insurance in order to become licensed. For a quote, please contact Kinh Passey or James Scott (800-562-8403).

**Program updates:** recently some exciting changes have been made to PIU's tattoo & piercing insurance program. "Infectious Disease" coverage is offered at higher limits than we previously offered. We have removed the CPR requirement, and now allow tattooing/piercing on minors age 15 and older. Our program covers permanent make up and no longer excludes, "blushing," or, "eye shadowing." Assault & Battery Coverage is also now available. Also, independent contractors working for a shop can now be written as employees, instead of needing their own individual policies! Part time employees are discounted. Coverage placed with a non-admitted, "A" rated carrier by AM Best.

Read below for program highlights:

## GENERAL & PROFESSIONAL LIABILITY COVERAGE

### Policy Includes:

Professional Liability for Tattoo Artists & Body Piercers  
All Owned Premises  
All Operations – unless excluded  
Product-Completed Operations  
Personal and Advertising Injury  
Medical Payments

Limits up to \$1,000,000/\$3,000,000

Minimum Premium: \$500 + taxes and fees.

### Optional Liability Coverages for Piercing:

- 1) **Basic Coverage** (ears, nose and navel) or
- 2) **Broad Coverage** (ears, eyebrows, genitals, naval, nipple, nose, lip, hand, axilla, foot, & surface piercings)

**Infectious Disease Sublimit** (\$50,000/\$50,000) – provides coverage for transmittal AIDS, HIV, Hepatitis plus many others.

**Hired and Non-Owned Auto Liability**

**Employee Benefits Liability**

**Assault & Battery Sublimit** (\$100,000/\$100,000)

**Umbrella Liability** – up to \$2,000,000 Limits

## PROPERTY COVERAGES

### Standard Property Coverages include:

Building  
Business Personal Property  
Business Income and Extra Expense

**Key Coverage Extensions** (included without additional charge):

- Accounts Receivables - \$150,000

- Commercial Articles - \$25,000
- Electronic Data Processing - \$150,000
- Money & Securities – \$15,000 (on premises), \$10,000 (off premises)
- Forgery/Altercation - \$10,000
- Personnel Effects - \$10,000
- Valuable Papers and Records - \$150,000



**PACIFIC INTERNATIONAL UNDERWRITERS**

**General Agents—Surplus Lines Brokers—Lloyd's, London Correspondents**

PO Box 2007 | 627 Dayton St | Edmonds, WA 98020  
(800) 562-8403 | (425) 771-8988 | Fax: (888) 814-8701

[www.piuinc.com](http://www.piuinc.com)