

PIU's Tattoo & Piercing Program

NOTE: July 1st 2010 all tattoo & piercing artists in the state of Washington will be required to carry insurance in order to become licensed. Keep PIU in mind as that date approaches. Please contact Kinh Passey or James Scott (800-562-8403) for more details!

Program updates: recently some exciting changes have been made to PIU's tattoo & piercing insurance program. First of all, **permanent makeup is now permitted** with only "blushing," "eye shadow," & "branding and/or scarification" being excluded! Also, independent contractors working for a shop can now be written as employees, instead of needing their own individual policies! 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:

Piercers can choose:

Basic Coverage (ears, nose and navel) or

Broad Coverage (all areas, excluding dermal anchoring & genital piercing under the age of 18)

Infectious Disease Sublimit (\$25,000/\$25,000) – provides coverage for transmittal AIDS, HIV, Hepatitis plus many others.

Hired and Non-Owned Auto Liability

Employee Benefits Liability

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 - \$10,000

- Business Media-\$10,000
- Employee Dishonesty - \$5,000
- Money & Securities - \$2,500/\$1,000
- Outdoor Property - \$10,000
- Personnel Effects - \$10,000
- Property off Premises - \$10,000
- Valuable Papers and Records - \$10,000



PACIFIC INTERNATIONAL UNDERWRITERS

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