



# Health & wellness

Product brochure  
United States

## Overview

In recent years, the medical spa industry has boomed with many medical professionals being seduced by the industry buzz and growth statistics. Our health and wellness product is specifically designed to meet the needs of these organizations throughout the US. The policy is a unique modular package which brings together all of the relevant exposures faced by multifaceted organizations, encompassing spas, fitness clubs, and juice bars.



## About CFC

CFC is a specialist insurance provider and a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets, CFC uses proprietary technology to deliver high-quality products to market faster than the competition while making it easier for brokers to do business. Our broad range of commercial insurance products are purpose-built for today's risks, and we aim to give our customers everything they need in one, easy-to-understand policy.

Headquartered in London and backed by Lloyd's, CFC serves more than 60,000 businesses in over 75 countries. Learn more at [cfcunderwriting.com](http://cfcunderwriting.com) and [LinkedIn](https://www.linkedin.com/company/cfcunderwriting).

## Contact



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## Coverage highlights

### Professional liability

A claim could occur for injury, and also for financial loss suffered by a third party. Our policy provides a dual trigger to ensure that each provider is adequately insured with no gaps in coverage.

### Fidelity of employees

Theft of property or money from a third party is becoming an essential coverage in this sector, some states are even making it mandatory. Our policy includes this as standard in the base form.

### Sexual misconduct & physical abuse liability

Our policy provides coverage in two sections. Section A is designed to cover the legal defense costs for any individual up until adjudication, and section B provides the legal liability, including liability for claimants' costs and expenses for any organization.

### General liability

Key to any business in their dealings with clients and members of the public. Our cover protects you against legal expenses and compensation claims brought by external individuals injuring themselves on your premises.

### Non-owned and hired automobile liability

We cover claims against your organization for accidents caused by an employee using their own, or rented vehicle for business purposes. Our policy also includes the unloading and loading of patients.

### Cyber & privacy

Coverage is embedded into the base form addressing risks associated with privacy breaches, HIPAA violations, system damage, business interruption and more. We also offer unlimited retroactive cover as standard, and no sub-limits on key areas of cover.

### Property damage

Property insurance needs to be comprehensive in order to cover the wide range of equipment and workspaces used by health and wellness professionals. Our policy includes cover for damages to premises, contents, computers and stock, as well as mobile items.

### Business interruption

Our policy covers the costs associated with the immediate loss of business income following a disruption, but we can also pay for the extra expense and continuing payroll costs associated with keeping your business running. Our policy typically covers a period of 12 months, but can be tailored to specific circumstances.



#### What we love

Any health & wellness provider, including but not limited to acid peels, acne treatments, acupuncture, biofeedback therapy, body wraps, chemical peels, dieticians and wellness analysis, electrolysis, fitness studios, hair salons, laser hair removal (IPL/EPL/LHE), massage, microdermabrasion, permanent make-up, tanning – UV & spray, wart removal and waxing.



#### What we consider

Any health & wellness provider, including but not limited to botox, cellulite reduction and body contouring /slimming by electronic devices, dermal fillers, HCG, HRT, Kybella, mesotherapy, platelet rich plasma (PRP/'vampire facial'), skin and micro needling, sclerotherapy, tattoo removal by laser/IPL/EPL/LHE and teeth whitening



#### What we ordinarily decline

- Cryotherapy
- Flotation therapy
- Hair transplants
- Tattoo parlors
- Plastic surgery

#### Coverage enhancements available

- Medical Director/Physician Extension Clause
- Nil deductibles
- Blanket Additional Insured
- Costs and expenses in addition

*Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy.*