

HAIRCUTS, SHAVES AND SHOP FLOORS

A razor cut can lead to a claim.

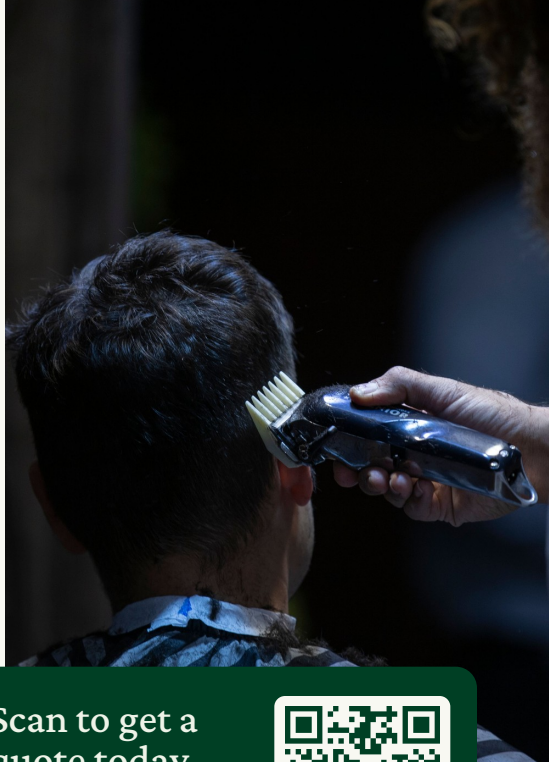
You use razors, clippers and close client contact to provide grooming services. Accepted treatment duties and sanitation practices need terms distinct from shop-floor injury and damage to your own equipment.

RISKS WORTH DISCUSSING

- 01 Client cuts during grooming services
- 02 Infection allegations after a service
- 03 Customer falls on wet shop floors

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Coverage worth discussing



Professional liability

Accepted treatment liability for declared barber services.



General liability

Covered customer injury from accepted shop-premises activities.



Commercial property

Insured chairs, tools and stocks after covered damage.



Workers compensation

Work-injury benefits for eligible barber-shop employees.

Coverage is subject to policy terms and exclusions.

Why The Southern Agency

01 Listen

We review your operations, coverage and past claims.

02 Assess

We look at hazards and ways to reduce risk.

03 Build

We compare carriers, premiums and audit terms.

04 Support

We revisit coverage as your work changes.



SCAN TO

Read the full
guide

800-777-1872

TheSouthernAgency.com