

BEAUTY STOCK, TESTERS AND APPLICATIONS

A cosmetic reaction can bring a claim.

You sell beauty products and may offer hands-on applications. Declare testers, private-label or imported lines and actual beauty services; product harm, service claims and stock damage need distinct terms.

RISKS WORTH DISCUSSING

- 01 Reactions involving sold cosmetics or testers
- 02 Alleged injury from beauty applications
- 03 Fire or theft involving beauty stock



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Coverage worth discussing



Products liability

Resulting injury from expressly accepted cosmetic lines.



General liability

Covered nonprofessional injury from accepted retail activities.



Professional liability

Covered claims involving expressly accepted beauty services.



Commercial property

Insured displays and stock after covered damage.

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