

HANDS-ON TREATMENTS AND APPLIED PRODUCTS

A skin reaction can prompt a claim.

You apply products, heat or hands-on techniques during personal-care services. Actual treatments and practitioners need explicit acceptance, with retail-product harm and premises injury kept distinct from treatment liability.

RISKS WORTH DISCUSSING

- 01 Burns or reactions during treatments
- 02 Infection allegations after a service
- 03 Client booking or privacy-data breaches

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quote today

Or call
800-777-1872



Coverage worth discussing



Professional liability

Accepted treatment liability for declared personal-care services.



Products liability

Covered resulting harm from accepted retail products.



General liability

Covered visitor injury from accepted reception-premises activities.



Cyber liability

Covered client-data breach response and privacy claims.

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