



JOHN ROSS
INSURANCE SERVICE LTD.

Serving BC since 1928

CONTACT INFORMATION

John Ross Insurance

Office: 604.731.5258
Toll-Free 800.565.2922

1829 West Broadway,
Vancouver, BC, V6J 1Y5

Email address:
spa@johnrossinsurance.com

www.johnrossinsurance.com

Insurance Program for Beauticians, Spas & Salons

John Ross Insurance is very pleased to offer a special program specifically designed for you.



 **JOHN ROSS**
INSURANCE SERVICE LTD.

Insurance Program for Beauticians, Spas & Salons

Dear Beautician Experts,

John Ross Insurance is very pleased to offer a special insurance program specifically designed for you.

We are a full service brokerage since 1928 with an abundant experience in commercial program businesses. We specialize in developing and offering tailored products for Beauticians, Spas and Salons as well as other specialty markets.

We have partnered with one of North America's premier commercial lines property casualty insurance providers, Berkley Insurance Company, to offer Beautician, Spa and Salon Professionals access to a cost effective and comprehensive insurance solution specifically designed to meet the needs of your profession.

We take pride in knowing our clients and working with them to help manage their business risk exposures. Minimizing loss severity and loss frequency will help keep your insurance costs in check and protect your business assets.

Please feel free to contact us for a no-obligation quote.

COVERAGE HIGHLIGHTS:

- **Specifically Designed for Beauticians, Spas & Salons**
- **Preferred Pricing and Tailored Wording**
- **Stated Amount Co-Insurance**
- **Two Policies in ONE Package: Includes Commercial General Liability, Office Content and Professional Liability**
- **Enhancements**
 - No Co-Insurance Business Interruption with Extra Expense
 - Errors & Omissions Per Occurrence Form
 - Broad Crime Coverage
 - Green Environment and Efficiency Improvements Included
 - Peak Season Inventory
 - Property in Exhibition
 - Contractors on Premises Covered
 - Flood and Earthquake Coverages Automatically Included
 - Building By-Law Coverage
 - Coverage Available for Standalone Practitioners