



Salon and Spa Insurance Proposal

Proposal Valid for 60 days from Quote Date

Client ID: EXTRTAN-10

Effective Date: 9/1/2024

Quote ID: P7UPVE

Quote Date: 8/26/2024

Named Insured: EXTREME TAN, LLC
EXTREME, TAN
30 Pound Rd
Westerly

Issuing Company: RI 02891-5801
Crum & Forster Specialty Insurance Company
Non-Admitted, AM Best Rating: A XV

Professional Liability	Premium \$ 5,610.00
Employment Practices Liability	Premium Excluded
Sexual Abuse and Molestation	Premium Excluded
Property	Premium \$ 4,576.00
General Liability	Premium \$ 2,525.00
Employee Dishonesty	Premium Excluded
Excess Liability	Premium Excluded
Broker Fee	\$ 369.00
State Fee	\$ 508.44
Stamping Fee	\$ 0
Total Annual Cost	\$ 13,588.44

Payment Options

Full Payment of \$13,588.44
Split Payment Plan – First Payment* \$7,282.94 now Second Payment \$6,355.50 due at the end of 30 days
Premium Finance Plan - Down Payment* \$2,198.54 now and 9 monthly payments of \$1,368.27 Including Total Interest of \$874.52 Finance Processing Fee
*Including \$50 Processing Fee

Phone: (602) 222-8300

Email: processing@uiprograms.com

Web: www.uiprograms.com

Make a Payment Using UIP's [ONLINE PAY PORTAL](#)

Note: This is an indication only, not a binder. It is only valid for 60 days. The policy descriptions in this proposal are summaries only. Please review your current or future policy for details of coverage, limits, terms and conditions.

Crum is wanting 30 days



Salon and Spa Insurance Proposal

Coverages

Professional Liability	Limits/Coverage
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Professional Liability Limit (Deductible:\$1,000)	\$1,000,000/\$2,000,000
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These are the only services covered, all other services are excluded.

Services included-

Tanning Beds 22 Spray Booths 3 Hair Stylists 0 Nail Techs 0 Massage Therapists 0 Body Wraps 0 Estheticians 0

Air Brush Cosmetologists 0
Other Operations 0 Description of Other Operations

Employee Practices Liability (Deductible:Excluded) - Third PartyExcluded	Excluded
Sexual Abuse and Molestation (Deductible:Excluded)	Excluded
Designated Operations	Excluded
Cryotherapy	Excluded

General Liability	Limits/Coverage
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General Liability Each Occurrence (Deductible: \$1,000)	\$1,000,000
Products/Completed Operations Aggregate	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Premises Rented to You	\$ 300,000
General Liability Aggregate	\$2,000,000
Medical Expenses Any One Person	Excluded
Designated Premises	Excluded
Designated Location General Aggregate	Excluded
Hired and Non-Owned Auto Liability	Excluded
Employee Benefits Liability	Excluded
Stop Gap Coverage	Excluded
Cyber Liability (Deductible	Excluded

Excess Liability	Limits
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Excess Limit	Excluded
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Schedule of Underlying Insurance

Professional Liability	Excluded
General Liability	Excluded
Auto Liability	Excluded
Employer's Liability	Excluded



Salon and Spa Insurance Proposal

Coverages	Limits/ Coverage
Automatic	2% Increase
Valuation	Replacement Cost
Co-Insurance	None
Property Deductible	\$1,000
Business Income	6 Months/SALES
Business Income Deductible	72 Hours
Equipment Breakdown (Deductible:\$1,000)	Included
Signs (Attached/or Free Standing)	\$ 50,000
Debris Removal	\$ 25,000
Accounts Receivable Records	\$100,000
Computer Equipment, Electronic Data, Media and Programs:	
-Computer Equipment	\$250,000
-Media, Electronic Data and Program	\$100,000
Employee Theft (Deductible Excluded)	Excluded
Money & Securities	\$10,000 on / \$2,000 off
Property In Transit	\$ 50,000
Back-up of Sewers or Drains (Business Income Excluded)	\$ 50,000
Additional Spoilage	\$ 25,000
Virus and Hacking	Excluded



Salon and Spa Insurance Proposal

Location Schedule

Loc#	Address	Building Limit	Building Personal Property Limit	AOP Deductible	Wind/Hail Coverage	Wind/Hail Deductible
1	130 Granite St, Westerly, RI 02891-2467	\$0	\$35,000	\$1,000	Excluded	
2	791 Long Hill Rd, Groton, CT 06340-4204	\$0	\$50,000	\$1,000	Excluded	
3	131 Boston Post Rd, Waterford, CT 06385-2839	\$0	\$35,000	\$1,000	Excluded	



Salon and Spa Insurance Proposal

Location Detail

Location Number: 1

Address: 130 Granite St Westerly, RI 02891-2467

Coverages

Building Limit	\$0
Business Personal Propert Limit	\$35,000
Property Deductible	\$1,000
Wind and Hail	Excluded
Wind and Hail Deductible	None
Business Income	Sales\$170,000
-Business Limit	6 Months
-Business Income Deductible	72 Hours
Glass Coverage	Included
Exposure Basis (Square Footage or Gross Sales)	Sq Feet 1,100



Salon and Spa Insurance Proposal

Location Detail

Location Number: 2

Address: 791 Long Hill Rd Groton, CT 06340-4204

Coverages	
Building Limit	\$0
Business Personal Property Limit	\$50,000
Property Deductible	\$1,000
Wind and Hail	Excluded
Wind and Hail Deductible	None
Business Income	Sales \$90,000
-Business Limit	6 Months
-Business Income Deductible	72 Hours
Glass Coverage	Included
Exposure Basis (Square Footage or Gross Sales)	Sq Feet 2,200



Salon and Spa Insurance Proposal

Location Detail

Location Number: 3

Address: 131 Boston Post Rd Waterford, CT 06385-2839

Coverages	
Building Limit	\$0
Business Personal Property Limit	\$35,000
Property Deductible	\$1,000
Wind and Hail	Excluded
Wind and Hail Deductible	None
Business Income	Sales \$110,000
-Business Limit	6 Months
-Business Income Deductible	72 Hours
Glass Coverage	Included
Exposure Basis (Square Footage or Gross Sales)	Sq Feet 1,600



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Prior Acts Schedule

Prior Acts for Professional Liability:	Excluded
Prior Acts for Professional Liability Retroactive Date:	
Prior Acts for Professional Liability Reporting Period:	Excluded
Prior Acts for Sexual Abuse and Molestation:	Excluded
Prior Acts for Employment Practices Liability:	Excluded



Salon and Spa Insurance Proposal
Professional Liability Additional Insured Schedule



Salon and Spa Insurance Proposal
Property and General Liability
Mortgagee, Loss Payee, and Additional Insured Schedule

Name RONNIE CAPALBO
Address 130 Granite St, Westerly, RI, 02891-2467

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|--|--|--|
| <input type="checkbox"/> Grantor of Franchise | <input checked="" type="checkbox"/> Landlord | <input type="checkbox"/> Loss Payee |
| <input type="checkbox"/> Lender Loss Payee | <input type="checkbox"/> Mortgagee | <input type="checkbox"/> Primary & Non-Contributory(PNC) |
| <input type="checkbox"/> Waiver of Subrogation (WOS) | <input checked="" type="checkbox"/> Additional Insured | |

Location Number 1

Name RON APICELLI
Address 10 Westwood Dr, Waterford, CT, 06385-3824

- | | | |
|--|--|--|
| <input type="checkbox"/> Grantor of Franchise | <input checked="" type="checkbox"/> Landlord | <input type="checkbox"/> Loss Payee |
| <input type="checkbox"/> Lender Loss Payee | <input type="checkbox"/> Mortgagee | <input type="checkbox"/> Primary & Non-Contributory(PNC) |
| <input type="checkbox"/> Waiver of Subrogation (WOS) | <input checked="" type="checkbox"/> Additional Insured | |

Location Number 2

Name ARLENE SHERMAN & JOY SHERMAN AJA INC., WYNDING HILL, LP
Address 49 Flat Rock Hill Rd, Old Lyme, CT, 06371-1526

- | | | |
|--|--|--|
| <input type="checkbox"/> Grantor of Franchise | <input checked="" type="checkbox"/> Landlord | <input type="checkbox"/> Loss Payee |
| <input type="checkbox"/> Lender Loss Payee | <input type="checkbox"/> Mortgagee | <input type="checkbox"/> Primary & Non-Contributory(PNC) |
| <input type="checkbox"/> Waiver of Subrogation (WOS) | <input checked="" type="checkbox"/> Additional Insured | |

Location Number 3



CRUM & FORSTER®

A FAIRFAX COMPANY

305 Madison Avenue
Morristown, NJ 07960

SCHEDULE OF FORMS AND ENDORSEMENTS

UIP 001 06 20 - COMMON POLICY DECLARATIONS
IL 00 03 - CALCULATION OF PREMIUM
CS 07 001 01 21 - CFSIC SIGNATURE PAGE
UIP 002 06 20 - SCHEDULE OF FORMS AND ENDORSEMENTS
MI 99 005 06 20 - MINIMUM EARNED PREMIUM
IL 00 17 11 98 - COMMON POLICY CONDITIONS
IL 00 21 09 08 - NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)
IL 09 35 07 02 - EXCLUSION OF CERTAIN COMPUTER RELATED LOSSES
IL 09 85 12 20 - DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT
IL P 001 01 04 - U.S TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL (OFAC) ADVISORY NOTICE TO POLICYHOLDERS
SOP CS 10 17 - SERVICE OF PROCESS CLAUSE

*****PROFESSIONAL LIABILITY*****

UIP PL01 06 20 - PL DECLARATIONS
UIP PL02 06 20 - SCHEDULE OF SERVICES
MOS 00 003 05 24 - SALON AND SPA PROFESSIONAL LIABILITY FORM
MO 00 001 02 20 - EXCLUSION DESIGNATED PROFESSIONAL SERVICES
MOS 21 003 08 23 - VIRUSES, BACTERIA, FUNGI, OR PARASITES EXCLUSION

*****COMMERCIAL PROPERTY*****

UIP PR01 06 20 - PROPERTY DECLARATIONS
CP 00 10 10 12 - BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CP 00 90 07 88 - COMMERCIAL PROPERTY CONDITIONS
CP 10 54 06 07 - WINDSTORM OR HAIL EXCLUSION
UIP PR02 08 24 - COMMERCIAL PROPERTY LOCATION SCHEDULE
CP 00 30 10 12 - BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
CP 01 40 07 06 - EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA
CP 04 01 10 00 - BRANDS AND LABELS
CP 04 17 10 12 - UTILITY SERVICES - DIRECT DAMAGE
CP 10 38 10 12 - DISCHARGE FROM SEWER, DRAIN SUMP (NOT FLOOD RELATED)
CP 15 45 10 12 - UTILITY SERVICES - TIME ELEMENT
MF 99 002 06 20 - HIGHER LIMITS ENDORSEMENT
MF 99 003 04 21 - SALON AND SPA EXTENSION ENDORSEMENT
CP 14 02 09 17 - UNSCHEDULED BUILDING PROPERTY
CP 10 30 10 12 - CAUSES OF LOSS - SPECIAL FORM
FMEG400012 06 19 - GOLD EQUIPMENT BREAKDOWN COVERAGE ENHANCEMENT ENDORSEMENT
IL 09 52 01 15 - CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
MF 21 003 07 21 - CYBER INCIDENT EXCLUSION

*****COMMERCIAL GENERAL LIABILITY*****

CG 03 00 01 96 - DEDUCTIBLE LIABILITY INSURANCE
CG 20 11 12 19 ADDITIONAL INSURED – MANAGERS OR LESSORS OF PREMISES
UIP GL01 06 20 - GENERAL LIABILITY DECLARATIONS
UIP GL02 06 20 - COMMERCIAL GENERAL LIABILITY LOCATION SCHEDULE
CFSIC GL 3062 0523 - TOTAL CYBER INCIDENT AND PERSONAL (INCLUDING BIOMETRIC) DATA, AND TOTAL ONLINE TRACKING EXCLUSIONS
CFSIC GL 3091 09 23 - PERFLUOROALKYL OR POLYFLOUROALKYL AUBSTANCES (PFAS) EXCLUSION
CG 00 01 04 13 - COMMERCIAL GENERAL LIABILITY COVERAGE FORM
CG 21 06 05 14 - EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY - WITH LIMITED BODILY INJURY EXCEPTION
CG 21 16 04 13 - EXCLUSION - DESIGNATED PROFESSIONAL SERVICES
CG 21 32 05 09 - COMMUNICABLE DISEASE EXCLUSION
CG 21 47 12 07 - EMPLOYMENT-RELATED PRACTICES EXCLUSION
CG 21 65 12 04 - TOTAL POLLUTION EXCLUSION WITH A BUILDING HEATING, COOLING AND DEHUMIDIFYING EQUIPMENT EXCEPTION AND A HOSTILE FIRE EXCEPTION
MGS 21 018 03 23 - VIRUSES, BACTERIA, FUNGI, OR PARASITES EXCLUSION
MG 25 001 09 15 - AMENDMENT - NON-CUMULATION OF EACH OCCURRENCE LIMIT OF LIABILITY AND NON-CUMULATION OF PERSONAL AND ADVERTISING INJURY LIMIT
CG 21 84 01 15 - EXCLUSION OF CERTIFIED NUCLEAR, BIOLOGICAL, CHEMICAL OR RADIOLOGICAL ACTS OF TERRORISM, CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

UIP 002 06 20

CG 21 96 03 05 - SILICA OR SILICA-RELATED DUST EXCLUSION
FM 101 0 1252 05 00 - ABSOLUTE ASBESTOS EXCLUSION
FM 600.0.955 03 08 - LEAD EXCLUSION
MG 70 064 04 19 - EXCLUSION - RADIOACTIVE MATTER
MG 99 009 02 20 - BROAD FORM NAMED INSURED ENDORSEMENT
MG 99 010 02 20 - EXCLUSION - ABUSE OR MOLESTATION
MG 99 011 02 20 - EXCLUSION ERISA
MG 99 012 02 20 - CRISIS COVERAGE ENDORSEMENT