

## THE FULL STORY

## Business Growth Is a Beautiful Thing

Who doesn't want to look great and feel less stressed? As a result, businesses catering to these needs are growing – both in numbers and revenue – transforming Personal Care Services into an industry with a lot of opportunity. According to the 2015 Professional Salon Industry Haircare Study, U.S. salon services and salon retail sales alone totaled \$60.27 billion. Additionally, International SPA Association (ISPA) reports that 45% of spas plan on opening a new spa or expanding an existing spa.<sup>1</sup>

Travelers understands the unique needs of this growing industry. That's why our **Master Pac**<sup>SM</sup> Business Owner's Policy (BOP) includes key coverages such as:

- **Professional Insurance.** This is critical protection for many personal care professionals. **Master Pac** automatically includes professional coverage – at no additional cost – to protect personal care businesses in the event a client is injured as a result of services rendered, and takes legal action. Coverage is automatically extended to licensed, independent professionals employed or contracted by the insured.
- **Employee Theft and Dishonesty.** Unlike many other insurance companies, Travelers automatically includes coverage for theft of money, property or inventory in **Master Pac** – a critical benefit for salons and spas that carry or sell expensive products.
- **Computer Equipment, Data and Media.** **Master Pac** offers higher coverage limits than most other insurance companies for loss or damage to computers, software and data – including inventory management or appointment scheduling applications.

Focusing on barbershops, beauty salons, hair salons, beauty schools or day spas? Use our new suite of Personal Care Services marketing materials to explain how Travelers can keep their business looking and feeling as good as their clients.

[Coverage At a Glance](#)

[Coverage Scenarios](#)

[Customer Email](#)

[Appetite and Eligibility Guide](#)

[Instructions for sending the Customer Email](#)

You may also access this new suite of marketing materials by logging on to our recently updated Marketing Resource Center from the [Travelers agent website](#).

<sup>1</sup>ISPA 2016 U.S. Spa Industry Study

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This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

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