

Health, beauty, and wellness

We love a wide variety of businesses in the health, beauty, and wellness sector. Our products provide comprehensive coverage for the risks faced by these businesses that keep us and our families healthy, safe, and relaxed.



At a glance

Our broad appetite in this sector ranges from home healthcare and mental health counseling, to salons and day spas, to personal training and acupuncture. We cover sole practitioners, small firms, and multi-location businesses.

What's unique about this sector

✓ Regulatory environment

A day spa, a counseling practice, and a home health agency can each answer to different regulatory bodies, or even several at once. We underwrite with that complexity in mind, so coverage matches how the business is regulated.

✓ Economic pressure

Some health-related businesses are inflation-resistant, but beauty and wellness are often less so. Economic conditions that curtail discretionary spending may negatively impact these businesses, and recessionary conditions can increase claims activity.

✓ Evolving trends

Trends and advancements are common in the health, beauty, and wellness sector. Practitioners need to stay on top of what's new while understanding that unproven therapies can represent new risks.

Classes we love to write

Core appetite

- Beautician/cosmetology services
- First aid and CPR training
- Mental health counseling
- Social work services

Broader appetite

- Personal training — health and fitness
- Psychiatrists
- Psychologists
- Substance abuse counseling

Edge of appetite

- Acupuncture and acupressure services
- Home health aides
- Massage therapy
- Yoga/pilates instructor

Available products

Professional liability

Professional liability **protects businesses that provide professional services against claims of negligence or certain contract-related claims**, covering owners, employees, and independent contractors.

General liability

General liability **covers third-party claims of bodily injury** or property damage.

Business owner's policy

A business owner's policy (BOP) **includes general liability coverage for third-party claims, plus coverage for the business's own property**, like computer equipment.

Cyber

Cyber security insurance **covers the costs associated with technology-related losses** like malware or data breaches.

Why should agents choose Hiscox for health, beauty, and wellness businesses?



Dedicated underwriters

Our team understands the difference between a solo esthetician's risk profile and a multi-location med spa. That means faster answers to your coverage questions and fewer surprises for your clients at claim time.



Coverage that grows with the business

A personal trainer who adds a nutrition counseling service, or a salon that expands to a second location, shouldn't have to start from scratch with a new carrier. We make it easy to adjust and bundle coverage as your client's business evolves, so you can retain the account instead of losing it to a competitor.



Experienced claims handlers

A massage therapist or counselor can't work from a shut-down office. Our in-house claims team moves fast and communicates clearly, so your customers get back to seeing patients and clients, and not stuck waiting on hold or chasing status updates.

Claim scenarios

Scenario 1: Water damage

A mental health counselor rents an office in a commercial building. One weekend, the office above catches fire, and the counselor's office is damaged by water, including their furniture and computer.

✓ Hiscox coverage in action

Their business owner's policy covered the cost to replace the damaged property.

Scenario 2: Client injury

A client slips and falls in the foyer of an acupuncturist's office, breaking their wrist.

✓ Hiscox coverage in action

The client's medical costs were covered by the business's general liability insurance policy.

Scenario 3: Bathroom fall

A home health aide was assisting a client who was brushing their teeth when they slipped on the bathroom floor and broke a hip. The client's family sued the aide, alleging that they did not provide adequate assistance to the client, which resulted in the injury.

✓ Hiscox coverage in action

Their professional liability policy covered the claim.

Ready to quote?

Getting a quote is fast and easy. Answer some questions about your client's business and get a quote in minutes.

➔ To find your wholesaler and start a quote, visit hiscox.com/partner-agent

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