

# BARBERSHOP AND BEAUTY SALON COVERAGE



PROTECTING YOUR DREAMS





# CHOOSE AN INSURANCE PROVIDER WHO'S AS **SERIOUS AS YOU ARE** ABOUT PROTECTING YOUR DREAMS.

Discover the advantages of American Family Insurance and our Barber Shop and Beauty Salon Coverage.

Your clients come to you because they want to look and feel good. Insurance can't do much for your looks but it can make you feel secure. From equipment to professional liability, trust American Family. We'll focus on keeping your business protected so you can focus on keeping your business a cut above the rest. Here's how:

## KNOWLEDGE OF YOUR NEEDS

American Family has been protecting the livelihoods of business customers like you for over 35 years. As an American Family agent, and a businessowner, I have exceptional knowledge of your insurance needs, as well as the responsibilities and challenges you face. This experience means you can trust me to provide solid advice to help protect your business and your dreams.

## PROACTIVE SAFETY

Reducing risks means reducing costs—and improving your bottom line. As an American Family policyholder, you'll have access to board certified safety professionals, as well as safety tools and materials, to proactively help you make your workplace safer for your employees and customers.

## FAST, FAIR CLAIMS

You can count on us when you need us the most with fast, fair and friendly claims service. Our claims adjusters understand the unique issues a business claim can present and we're dedicated to getting your business up and running as soon as possible.

## HELPFUL BUSINESS TOOLS

In addition to protecting your business, American Family is committed to helping it grow. Turbo-charge your business with FREE access to our award-winning Business Accelerator Program, including professional business coaching, and online tips and tools.

Visit [amfambusinessaccelerator.com](http://amfambusinessaccelerator.com).



# IT'S ALL IN THE DETAILS

American Family's Barber Shop and Beauty Salon Coverage is styled by a package of insurance protection designed for the needs of barbers and hairstylists who focus on hair care and styling and nail care. **Depending on your needs coverages may include:**

## **Building and Business Personal Property**

Provides coverage for your buildings and personal business property such as computers and other salon equipment.

## **Business Income and Extra Expense**

Provides coverage for actual loss of business income if your business operations cease due to a covered loss and extra expenses incurred due to the loss.

## **Crime and Fidelity Coverages**

Protects your business from loss of money, securities or inventory resulting from acts committed by your employees and non-employees such as employee dishonesty, embezzlement, forgery, robbery and burglary.

## **Business Liability Coverage**

Provides coverage for bodily injury, property damage or personal and advertising injury arising from your business operations.

## **Professional Services Liability Coverage**

Provides coverage for losses resulting from providing your professional service.

## **Additional coverages you might consider:**

- Commercial Umbrella Insurance
- Workers Compensation Insurance
- Commercial Auto Insurance
- Employment Practices Liability\*
- Life Insurance

*\* coverage offered through our Brokerage and Alliances Division*

# ALL YOUR PROTECTION UNDER ONE ROOF®

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HOME  
BUSINESS  
LIFE

Visit **amfam.com** to find an agent near you for a FREE no-obligation Personal Insurance Review. The trusted advice of an American Family Insurance agent will give you the confidence and security to pursue your dreams, no matter how they change along the way, and make sure that you have protection for everything that matters most to you.

We offer a variety of insurance products to cover you, and your family, at every stage in life. Talk to an agent to find out which discounts you may qualify for and other ways to save!

*Annuities and life insurance policies are issued by American Family life Insurance Company—other products are offered by American Family Mutual Insurance Company and its Subsidiaries or American Family Insurance Company.*

*This brochure represents only a brief description of coverages. Coverage features and limits vary by state and may be subject to change. Some products are not available in every state. Discount availability and eligibility vary by state and policy terms. Please check with your agent and read the policy for exact details on coverages and exclusions.*



*All your protection under one roof®*

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**1-800-MY AMFAM® (692-6326)**

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ADB-30694—Rev. 12/11 © 2011