

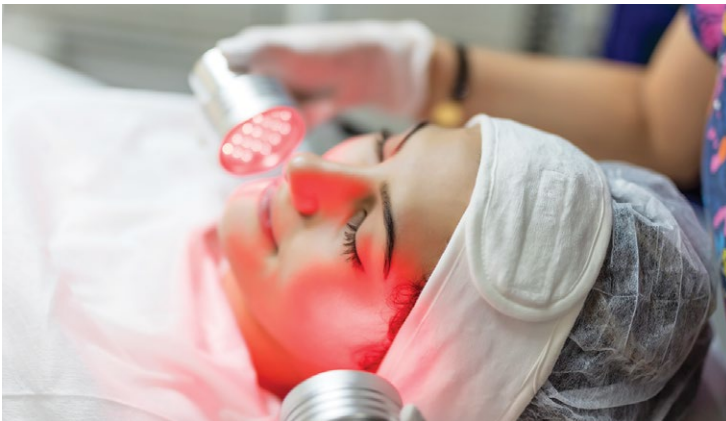


MedSpa Quick Quote

The HudsonPro MedSpa Quick Quote product offers Medical Spas an expedited process for Medical Professional Liability. Backed by our team of dedicated underwriters, claims specialists and risk managers, MedSpa Quick Quote provides all of the benefits of our team's knowledge and attention, combined with a quick and easy underwriting process and coverage targeted specifically to small Medical Spa facilities.

Appetite

MedSpa Quick Quote is exclusively for Medical Spas performing FDA-approved and non-invasive procedures that are standard aesthetic medicine. Quick Quote candidates should have less than \$4,000,000 in revenue and no known losses. Ineligible exposures include higher risk and invasive procedures such as liposuction, and non-FDA therapies such as lipodissolve and mesotherapy.



Application

The MedSpa Quick Quote uses Hudson's Medical Spa Application. This allows our insureds to fill out just one application to be considered for either the MedSpa Quick Quote or the standard MedSpa product if they do not fit the Quick Quote criteria.

Features

- Standard Primary Limit of \$1,000,000 per claim and \$3,000,000 aggregate
- Deductible options available at \$0, \$2,500 and \$5,000 with unlimited aggregates
- Sublimit of \$100,000 for laser hair removal claims
- Sublimit of \$100,000 per claim/\$300,000 aggregate for abuse and molestation claims
- Definition of professional services is altered to restrict services not covered (See definition on back.)
- Practitioner coverage is based on the Practitioner meeting licensing, certificate requirements and standards as set forth by their designated state and/or governing board (See Professional Liability Exclusion 14: License/Certificate Suspension or Revocation on back.)
- Professional Liability built into base form with limited Cyber available
- Optional General Liability, Hired and Non-Owned Auto and Employee Benefits Liability upon request
- Application becomes part of the policy
- Available nationwide on a claims-made basis
- Rated A (Excellent) by A.M. Best, FSC XV

Send submissions to: medspa@hudsoninsgroup.com

Contact

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Underwriter

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(continued)



Definitions

18. Professional services means those healthcare or medical services you normally provide as a healthcare provider that are: (i) disclosed on the Application for this Policy or in correspondence and approved in writing by Company underwriter and rendered at a location disclosed in such Application or approved correspondence; (ii) not performed on minors; (iii) performed after receiving properly signed consent forms; and (iv) performed while the patient is not under the influence of drugs or alcohol and at a location that does not serve alcohol, including but not limited to the:

- a. furnishing of food or beverages in connection with such services;
- b. furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances;
- c. handling or treatment of deceased human bodies, including autopsies, organ donation or other procedures; and
- d. failure to disclose to a patient any healthcare provider financial incentive plan which could affect such patient's treatment.

Professional services do not include any of the following:

- a. Any procedure involving General Anesthesia or Deep Sedation; any use, prescription or administration of Ketamine; or Suboxone and Methadone Treatments
- b. Carboxy Therapy, Ozone Therapy or HOCATT Machine Procedures, Stem Cell Therapy and CBD Oil/Massages/Facials/Therapies, Whole Body Cryotherapy, and Exosomes Procedures
- c. Liposuction, Lipodissolve or Mesotherapy, Obalon Balloon Procedure, Naltrexone Therapy, or Chelation except when utilized to treat Heavy Metal poisoning
- d. Colon Hydrotherapy, Vaginal Rejuvenation, Stromal Vascular Fractional Cell Therapy and Mistletoe Therapy
- e. Making or Repackaging of products for sale
- f. Any services or procedure performed or rendered by any person or entity which exceeds the level of care for which they are licensed or certified to provide
- g. Bariatric and cosmetic surgical procedures
- h. Procedures lasting longer than three hours

Professional Liability Exclusion 14: License/Certificate Suspension or Revocation

14. License/Certificate Suspension or Revocation: Any claim that arises from professional services performed: (i) while an insured's license to practice medicine or certificate to practice the insured's profession as listed in the Declarations or an Endorsement is suspended, surrendered, expired, terminated, revoked or otherwise not in effect; or (ii) by an employee and/or independent contractor while working on behalf of the Named Insured which exceeds the level of care that they are licensed or certified to provide. This exclusion includes claims that arise from providing professional services that require a license or certificate in a specific State or Territory but the insured does not have the appropriate license or certificate for that State or Territory at the time such professional services are provided.