

Program Features

Coverage is written by Western Heritage Insurance Company

Basic Package

- We offer an **Occurrence Form** policy for **Premises Liability**, with no deductible, and with limits available up to \$1,000,000/\$2,000,000 each occurrence. Provides coverage for bodily injury and property damage to your customer or their property while on your premises.
- **Professional Liability** limits up to \$1,000,000. *Provides coverage for occurrences resulting in bodily injury due to the rendering or failure to render professional service to a customer by you or your employees.*
- **Medical Expense** coverage with a limit of \$5000 is included along with coverage for **Sexual/Physical Abuse** and **Assault & Battery** at limits of \$25,000/\$50,000.
- **Tattooing or Body Piercing** both available with this policy. We are able to provide coverage for **tattooing only** or **body piercing only** as well.
- **Building, Business Personal Property and Business Income**- *provides coverage for physical loss to your property. For example, fire or theft or loss of income while out of business because of a covered loss.*
- Replacement cost coverage is available for your Business Personal Property as well.
- We can also offer policy enhancements to provide coverage for your **Signs** or **Glass** that you are responsible for, **Computer Equipment, Property of Others, Money and Securities & Employee Dishonesty**.
- We can provide coverage for your **Mobile Equipment** while you travel to shows and events and we can extend your Liability coverage for the special event as well.

This brochure is intended to be a brief description of coverage. Please read the policy or call our office for complete details on coverage, conditions and exclusions.

If you have any further questions, or if you would like a personal consultation and a quotation, **call us toll free at 800-473-0111.**

To purchase coverage:

- Complete and sign the attached application and membership application.
- Include copies of all consent, release and aftercare forms.
- Attach your check for the full premium including the association membership fee – or if you choose to finance the premium over 9 months, please include the deposit premium as indicated on your quote to:
Mail to Program Managers, Inc.

Program Managers, Inc.
13608 W. 137th Place
Burnsville MN 55337
Ph: 952-707-8674 Toll Free: 800-473-0111 Fax: 952-894-7448 email:
ginnyw@programmanagersinc.com