



PROFESSIONAL BEAUTY & PERSONAL CARE

Business Owner. Technician. Artist. *Your genuine vibe!*

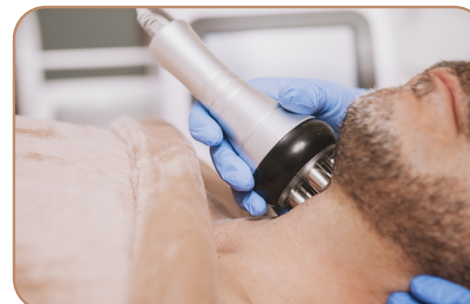
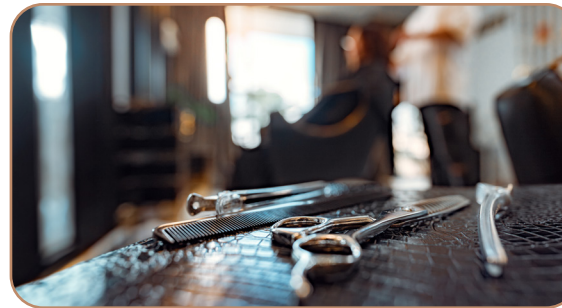
You have a passion for helping others feel confident, look good, and improve wellness. As a business owner and leader in the beauty industry, you've worked hard and given up a lot to build and grow your loyal client base. Education, professional development, as well as staying current on industry trends has been a priority.

Now, you're just trying to focus on your craft and your business while still juggling life. The last thing you need to worry about is your insurance and having the proper coverage at a cost your business can handle.

That's where we come in. MHK Insurance—an entrepreneurial business with our own passion for helping other business owners focus on what you do best. We're ready to talk with you about our specialty Beauty Program with its preferred coverages and ultra-low premiums for Canadian businesses.

ELIGIBLE BUSINESS SERVICES

- Hair Services (Salons & Barber Shops)
- Manicures, Pedicures & Nail Services
- Facial Treatments
- Waxing & Sugaring
- Laser Hair Removal
- Eyelash & Eyebrow Services
- Microblading
- Microdermabrasion & Dermaplaning
- Relaxation Massages
- Makeup Application
- All Beauty Industry Services⁺



COVERAGE HIGHLIGHTS

Professional Liability

- A client claims a facial treatment caused severe skin irritation and demands compensation for medical expenses and emotional distress.

Commercial General Liability

- A client slips and falls in the salon, sustaining injuries.

Commercial Property

- A fire breaks out in the salon damaging furniture, equipment and inventory.

Equipment Breakdown

- The salon's main hair dryer unit breaks down unexpectedly, causing a disruption in services.

Business Interruption

- A fire forces the salon to close temporarily.

Cyber Liability

- The salon's computer system is hacked and sensitive client information is stolen.

Legal Services

BEAUTY PROGRAM BENEFITS

- Personally connect with a local insurance broker
- Quick and easy analysis of your unique needs
- Preferred pricing under a national program
- Annual policy review of your evolving business