

TENNESSEE UNDERWRITERS INC.  
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## BEAUTY SALON APPLICATION

Applicant's Name \_\_\_\_\_ Agent \_\_\_\_\_

Applicant Mailing Address \_\_\_\_\_ Applicant's Phone Number \_\_\_\_\_

\_\_\_\_\_ Web Address \_\_\_\_\_

\_\_\_\_\_ Inspection Contact \_\_\_\_\_

Proposed Policy Period \_\_\_\_\_ to \_\_\_\_\_ Phone Number for Inspection Contact \_\_\_\_\_

Applicant is  Individual  Partnership  Corporation  Joint Venture  Other \_\_\_\_\_

Location #1 \_\_\_\_\_

Location #2 \_\_\_\_\_

Location #3 \_\_\_\_\_

### UNDERWRITING INFORMATION

1. Describe the process and the products used to perform the following services

SERVICE	PROCESS	PRODUCTS USED
Hair dyeing and shampoo tinting		
Eyebrow & eyelash coloring		
Stain removing		
Dry shampoo		
Electrolysis		
Hair removal, if other than electrolysis		
Hair straightening		
Describe all services or treatments not mentioned above		

2. List any products that you re-package, re-bottle or re-label in your name \_\_\_\_\_

3. Are predisposition tests run before applying products? .....  Yes  No

4. Are permanent records kept on each customer? .....  Yes  No

**UNDERWRITING INFORMATION (Continued)**

5. Does the applicant sell / service hairpieces or wigs? .....  Yes  No
6. Is fingernail design performed in your salon? .....  Yes  No  
 If yes, describe processes:  Acrylic  Fiberglass  Silk wrap  Gels  Other .....
7. Do you store any flammable liquids in the shop? .....  Yes  No  
 If yes, describe the type, quantity and how it is stored: \_\_\_\_\_
8. Do you allow smoking in this area? .....  Yes  No
9. Complete the following:

EMPLOYEE NAMES (INCLUDE OWNER IF PROVIDES SERVICE)	YEARS EXPERIENCE	FULL OR PART TIME		CHECK ITEMS APPLICABLE			OTHER SERVICES RENDERED	LICENSED	
		FULL	PART TIME # OF HOURS	PERMS	DYES	MANICURES		YES	NO
		<input type="checkbox"/>	<input type="checkbox"/> hrs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/> hrs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/> hrs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/> hrs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/> hrs.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>

10. If operators are not licensed according to state regulations explain: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
11. Is any space, booth or chair rented to others? .....  Yes  No  
 If yes, give names of lessees. \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
12. Are certificates of insurance required of lessees? .....  Yes  No
13. Do you employ students in your shop? .....  Yes  No  
 Are they salaried? .....  Yes  No
14. Do you operate a barber / beauty school? .....  Yes  No  
 Do students pay tuition? .....  Yes  No  
 Number of instructors? \_\_\_\_ Estimated number of students graduated annually? \_\_\_\_\_  
 Do students serve the general public? .....  Yes  No  
 Are hold harmless waivers signed? .....  Yes  No  
 What processes do the students perform? \_\_\_\_\_  
 \_\_\_\_\_

**LIMITS – GENERAL LIABILITY (PER OCCURRENCE)**

GENERAL AGGREGATE (OTHER THAN PRODUCTS/COMPLETED OPERATIONS) \$ \_\_\_\_\_

PRODUCTS & COMPLETED OPERATIONS AGGREGATE \$ \_\_\_\_\_

PERSONAL & ADVERTISING INJURY (ANY ONE PERSON OR ORGANIZATION) \$ \_\_\_\_\_

EACH OCCURRENCE \$ \_\_\_\_\_

DAMAGE TO PREMISES RENTED TO YOU (ANY ONE PREMISES) \$ \_\_\_\_\_

MEDICAL EXPENSE (ANY ONE PERSON) \$ \_\_\_\_\_

**CERTIFICATE RECIPIENTS / ADDITIONAL INTERESTS**

NAME AND ADDRESS	RELATIONSHIP TO APPLICANT	ADDITIONAL INSURED	CERTIFICATE
_____		<input type="checkbox"/>	<input type="checkbox"/>
_____		<input type="checkbox"/>	<input type="checkbox"/>
_____		<input type="checkbox"/>	<input type="checkbox"/>

**COMMERCIAL PROPERTY**

(Please provide complete information for each insured location. Attach separate sheet, if necessary.)

BUILDING INFORMATION	Loc. 1	Loc. 2	Loc. 3
CONSTRUCTION:			
YEAR BUILT:			
# OF STORIES:			
TOTAL SQ. FOOTAGE:			
PROTECTION CLASS:			
ALARM	<input type="checkbox"/> Central Station <input type="checkbox"/> Local <input type="checkbox"/> None	<input type="checkbox"/> Central Station <input type="checkbox"/> Local <input type="checkbox"/> None	<input type="checkbox"/> Central Station <input type="checkbox"/> Local <input type="checkbox"/> None
YEAR OF LATEST UPDATE	_____ Roof _____ Plumbing _____ Wiring	_____ Roof _____ Plumbing _____ Wiring	_____ Roof _____ Plumbing _____ Wiring
ADJACENT EXPOSURES			
RIGHT			
LEFT			
FRONT			
REAR			

**LIMITS & COVERAGE – PROPERTY**

COVERAGE	COINSURANCE %	DEDUCTIBLE	CAUSES OF LOSS	VALUATION	Loc 1	Loc 2	Loc 3
BUILDING	%	\$	<input type="checkbox"/> Basic <input type="checkbox"/> Broad <input type="checkbox"/> Special	<input type="checkbox"/> A.C.V. <input type="checkbox"/> R.C. <input type="checkbox"/> Market Value (Submit)			
BPP	%	\$					
BUSINESS INCOME	% or Monthly Limit \$	\$					
SIGNS (DESCRIBE) _____							
TOTAL LIMITS							

**CONTRIBUTING INSURANCE**

NAME & ADDRESS OF COMPANY	% PARTICIPATION	LIMITS
_____		
_____		
_____		
_____		

**PRIOR CARRIER HISTORY & LOSS INFORMATION**

Has the applicant been cancelled or non-renewed in the last three years?.....  Yes  No

If yes, Explain. \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**PRIOR CARRIERS (LAST THREE YEARS):**

YEAR	CARRIER	POLICY NUMBER	LIMITS	PREMIUM

**PRIOR CARRIER HISTORY & LOSS INFORMATION (CONTINUED)**

**LOSS HISTORY (LAST FIVE YEARS)**

DATE OF LOSS	TYPE OF LOSS	DESCRIPTION OF LOSS	AMOUNT PAID	RESERVE
		_____ _____		
		_____ _____		
		_____ _____		
		_____ _____		
		_____ _____		

This application shall not be binding unless and until confirmation by the Company or its duly appointed representatives has been given, and that a policy shall be issued and a payment shall be made, and then only as of the commencement date of said policy and in accordance with all terms thereof. The said applicant hereby covenants and agrees that the foregoing statements and answers are a full and true statement of all the facts and circumstances with regard to the risk to be insured, and the same are hereby made the basis and conditions of the insurance and a warranty on the part of the Insured.

\_\_\_\_\_  
 Producer's Signature                      Date                      Applicant's Signature                      Date

**IMPORTANT NOTICE**

As part of our underwriting procedure, a routine inquiry may be made to obtain applicable information concerning character, general reputation, personal characteristics, and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.

**FRAUD STATEMENT**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.