

Aesthetic Procedures

ONE POLICY FOR YOU OR YOUR BUSINESS – NSO & HPSO now offer the ability to provide professional liability insurance coverage to you and your business under one policy – at one affordable price. No longer do you have to purchase a policy for you as an individual healthcare practitioner and one for your business entity.

Our Aesthetics Procedures coverage safeguards you and your firm against allegations of medical malpractice for nearly 100 non-surgical aesthetic procedures.

Nurse professionals and *nurse practices* can download an application by visiting nso.com/aesthetics.

Healthcare practitioners and *healthcare practices* can download an application by visiting hpso.com/aesthetics.



AESTHETIC PROCEDURES COVERED

Acne Blue Laser Light
Aromatherapy
Aslan Therapy
Autologous Fat Transfer/Injection
Ayurveda
Balneotherapy
Bindi
Blading
Body Piercing
Boreh
Brush and Tone
Bubble Bath
Caldarium
Carbon Bath
Cathodermie
Cell Therapy
Chemical Peels
Cold Plunge
Collagen Injections
Crenotherapy
Dermafiller
Detoxification
Dead Sea Mud Treatment
Dermaplaning
Dulse Scrub

Dye or Coloring
Eyelashes or Eyebrows
Electrolysis
Endoveneous Laser Treatment
Exfoliation
European Facial
Fango Therapy
Flotation Tank
Golden Spoons
Gommage
Hair Transplants
Hanging Exercise
Haysack Wrap
Herbal Wrap
Hydrotherapy
Inhalation Therapy
Injectable Neurotoxins
Intense Pulsed Light Treatment
Ionization
Japanese Enzyme Bath
Japanese Facial
Kneipp Baths
Laser Hair Treatment
Laser Skin Treatments
Lomi-lomi
Lipolysis

Loofah Scrub
Mandi Susu
Mesotherapy
Microcurrent Stimulation
Microdermabrasion
Microlipoinjection
Micro-needling
Micropigmentation
Permanent Makeup
Moor Peat Bath
Mirror/Mineral Bath
Mud Bath
Mudpack
Oleation
Oxygen Facial
Panchakarma
Parafango
Paraffin Bath
Permanent Cosmetic Makeup
Photo Rejuvenation
Photofacial/Fotofacials
Physiochneitherapy
Phytotherapy
Plunge Pools
Radon Therapy
Rassoul

Rassoul Chamber
Rasul
Reflexology
Roman Bath
Salt Glow
Sauna
Scotch Hose
Shiro Dhara
Silicone Injections
Skin Tightening Treatments
Laser Radiofrequency
Ultrasound
Thread Lifts
Steam Room
Stepping Bath
Sweat Lodge
Swiss Shower
Tanning (Indoor)
Tattooing
Thalassotherapy
Ultra Sound
Watsu
Waxing
Whirlpool

Professional Liability Insurance Coverage for Healthcare Businesses and Individuals

Schedule of Benefits

Coverage	Limits
Professional Liability	Up to \$1million each claim/\$3million aggregate Higher limits available
Legal Expenses	Paid over and above policy limits
License Protection	Up to \$25,000 aggregate
Defendant Expense Benefit	Up to \$1,000 per day/\$25,000 aggregate
Deposition Representation	Up to \$10,000 aggregate
Personal Injury Protection*	Up to \$1million each claim/\$3million aggregate Higher limits available
Damage to Property of Others	Up to \$10,000 aggregate
Assault Coverage**	Up to \$25,000 aggregate
First Aid Benefit	Up to \$10,000 aggregate
Medical Payments	Up to \$25,000 per person/\$100,000 aggregate

*Limit shared with Professional Liability

**Assault coverage not available in Texas.

DESCRIPTION OF BENEFITS

Professional Liability Insurance Coverage

Insures you against allegations of medical malpractice. Professional liability includes coverage for non-surgical cosmetic procedures, except those specifically excluded in the policy.

Legal Expense Benefit

Legal fees will be paid for covered claims, in addition to your liability limits – win or lose.

License Protection Coverage

Reimburses you for your defense of disciplinary charges and other covered expenses arising out of a covered incident.

Defendant Expense Benefit

Reimburses you for lost wages and covered expenses incurred when you attend a required trial, hearing or proceeding as a defendant in a covered claim.

Deposition Representation

Pays attorney fees as a result of your required appearance at a deposition that arises out of a claim for professional services.

Personal Injury Protection

Insures you, up to the applicable limits of liability, against covered claims arising from allegations of libel, slander, assault and battery, and other alleged personal injuries arising through the performance of your professional services.

Damage to Property of Others

Pays for damage caused accidentally by you to the property of others at your workplace.

Assault Coverage

If you are assaulted at work or while commuting to or from your workplace, we will reimburse you for your medical expenses, including emotional counseling, or reimburse you for damage to your property. (Not available in Texas.)

First Aid Benefit

Reimburses you for expenses you incur in rendering first aid to others.

Medical Payments

Pays for reimbursement of medical expenses to others injured at your business premises.

Have Questions? Call **1.888.273.4686** or visit either **nso.com/aesthetics** or **hpsso.com/aesthetics** to download an application.



All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the actual terms or conditions of any insurance policy. Coverage is governed only by the terms and conditions of the relevant policy.

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F-8684-0618