



hci - Your Solution for Medi-Spa Professional Liability



hci your one-stop shop for Medical Spa clients

The "Kaiser Daily Health Policy Report" indicates that while the demand for cosmetic surgery is considerably down, non-surgical cosmetic procedures have seen less of an impact. Medi-spas offer non-surgical procedures such as Botox and chemical peels and are doing quite well in the face of our current economic situation.

Medi-spas are a cross between a medical office and a spa where massage therapists, aestheticians and doctors work side-by-side. Some of the most common procedures include:

- Laser skin resurfacing
- Medical-strength chemical peels
- Microdermabrasion
- Micropigmentation
- Injectable dermal fillers
- Sclerotherapy - varicose vein treatment
- Liposuction alternatives
- Tattoo removal

Along with new products and treatments come new professional liability coverages for the medi-spas and the professionals who provide these treatments and services. The coverage for beauty salons and day spas is not adequate for the medi-spas and the providers who perform the services.

Most medi-spas have a medical director who oversees the facility, but may not always perform the procedures. Others have a physician on staff who provides treatment on a regular basis. In addition, there may be aestheticians, registered nurses and nurse practitioners on staff.

Each medi-spa is unique in the services they offer as well as the equipment they utilize. **hci** has the market relations and the expertise to guide you in providing comprehensive and competitive professional liability options for your medi-spa clients.

hci has markets for all your Medical Professional Liability client's needs

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Some of our recent successes include:

Cardiac Center	PL	\$ 444,198
Hospital	PL GL Umb	\$ 784,761
Long Term Care Facility	PL GL Property	\$ 368,850
Hard to Place Group	PL	\$ 97,575
Hospital	PL GL	\$ 122,441
Multi-Loc Nursing Home	PL GL	\$1,050,000
Med Research Facility	PL GL	\$ 141,140

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to all our fantastic Agency Partners.**