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SPECIFIED MEDICAL

Medi Spas



Coverage Options*

Professional/General Liability; medical director included. Physician may be added.

- Cover most procedures typically associated with a medi spa including: botox injections, chemical peels, electrolysis, dermal fillers (collagen, restylane, radiesse, fat, etc), laser hair removal, laser skin treatments, massage, mesotherapy, microdermabrasion, micropigmentation, tattoo removal, contour threadlift, cellulite treatments, and...
- Coverage guidelines for injectables:
 - Botox injections: registered nurses, nurse practitioners and physicians' assistants are required to have appropriate training, including anatomy, hands-on procedures, potential complications, and how to handle complications.
 - Physician-only procedures: chemical peels with solution strengths greater than 20%, dermal fillers (collagen, restylane, radiesse, fat, etc.) mesotherapy, tattoo removal, contour threadlift and any other surgical or invasive procedure.
- Prior Acts coverage is available.

Claim Examples

Non-ingestable overdose. A 22-year-old woman died of a lidocaine overdose after applying a prescription strength anesthetic gel to her legs before laser hair removal treatments were to be performed at the insured's medical spa. The gel (10% lidocaine and 10% tetracaine) was dispensed to the plaintiff by the insured pursuant to a standing physician's order issued by the insured's medical director.

Disappearing nose. A patient's nose was "eaten away" on one side after being injected with radiesse. The patient was allegedly a prior cocaine user and failed to disclose this prior to treatment. Patient is seeking reimbursement for medical bills and looking for the insured to reimburse further treatment.

More than just the loss of hair. A man was treated on six occasions for laser hair removal on a small area of his chin and a larger area on his upper back by the insured medical spa. He filed a claim when he experienced an adverse reaction on his chin, which resulted in a trip to the hospital emergency room and a consultation with a dermatologist.



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Risk Examples

- Medi spa specializing in hair removal.
Limits: \$1,000,000/\$3,000,000. Deductible: \$5,000. Premium: \$8,000.
- Anti-aging medicine with emphasis in prevention, botox and collagen injections.
Limits: \$200,000/\$600,000. Deductible: \$5,000. Premium: \$9,250.
- Spa employs two physicians specializing in botox, collagen, laser hair removal, and microdermabrasion procedures.
Limits: \$1,000,000/\$3,000,000. Deductible: \$2,500. Premium: \$19,487.
- Medi spa performing intense pulse light and photo rejuvenation treatments.
Limits: \$1,000,000/\$3,000,000. Deductible: \$2,500. Premium: \$7,500.
- Clinic providing anti-aging medical procedures including chemical peels, laser hair removal, laser skin treatments, restylane injections and microdermabrasion.
Limits: \$200,000/\$600,000. Deductible: \$2,500. Premium: \$10,352.
- Medi spa providing laser skin treatments and laser hair removal.
Limits: \$1,000,000/\$1,000,000. Deductible: \$2,500. Premium: \$6,792.

Tips on Reviewing Medi Spa Risks

- Medi spas provide a wide variety of services performed by many different levels of providers. Before forwarding a submission, it's important to consider the risks of each procedure, along with the level of training and experience of the personnel performing the procedures. Completion of the SM 674 application for Specified Medical Professions along with the SM-31001 medi spa supplement will help an underwriter structure coverage appropriately.
- Where are services being rendered? Is the risk an extension of a physician's office, a stand-alone medi spa or a beauty shop offering a few anti-aging procedures? An extension of a physician's office can be insured by covering the entire practice including the physician's primary practice.
- General liability can be offered when picking up the entire operation of the applicant. General liability cannot be added when the risk is a beauty shop where only a portion of the operation is being covered, or if the risk is a physician's practice.



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