

*When it comes to insurance,  
Farmers is the only name  
you need to know.*

Since 1928, Farmers has been one of the leading providers of insurance coverage and services.

Our knowledge, superior service and industry experience have been the keys to Farmers' success. However, our greatest asset is our people: the Farmers team of professional independent agents, claims representatives and loss control specialists, supported and coordinated by local personnel providing underwriting and policy processing expertise.

Only an insurance group as accomplished as Farmers can deliver the comprehensive insurance programs we offer. Whatever your situation, we are committed to getting you back where you belong.

**Our beauty salon and barber shop program can be tailored to meet your needs**

Business insurance safeguards against many hazards that could affect your investment.

You want a company that can customize your coverage – minimizing the gaps and avoiding costly duplications. Farmers does this and more.

From personal, professional service to fast, expert claims handling, to safety education and loss control services – Farmers is the insurance group for you.

**Competitive pricing and expanded capabilities make the difference**

One of the advantages of being an established and experienced company like Farmers is our ability to offer you a competitive rate. Our specialists work tirelessly to make sure you are getting valuable coverage at an affordable price.



# Farmers® beauty salon and barber shop program

*This brochure contains a general description of the package and is not a policy contract. The policy itself should be read for your actual coverages and exclusions.*



**FARMERS®**  
BUSINESS INSURANCE

Farmers Insurance Group of Companies  
Los Angeles, CA 90051-2478



**FARMERS®**  
BUSINESS INSURANCE

Gets you back where you belong.®



We offer flexible pricing plans designed to reflect the unique characteristics of your business, taking into consideration:

- limits, coverage and deductible requirements
- past loss experience and loss prevention efforts
- hazard control and safety protection features

#### Personal service that works for you

While many insurance companies these days deal with their customers only by mail or by phone, with Farmers you have a personal, professional independent agent helping you every step of the way.

Our agents and underwriters are trained professionals who specialize in providing insurance that addresses the unique insurance needs of your industry.



#### Claims handling

Claims representatives are key players on our team. They are specialists in beauty salons and barber shops whose goal is to provide you with prompt, responsive claims handling.

Farmers' extensive network of claims offices ensures that our claims representatives have the ability to rapidly manage losses and their effect on your business. Our claims staff is dedicated to restoring your world to order.

#### Your partner in safety

Farmers offers loss control and safety programs which assist in meeting legal requirements and improving employee awareness.

### Key coverages

#### Property

Customized property coverages are designed to meet your individual needs, including your buildings, business property, business continuation, replacement cost, inflation guard and equipment breakdown coverage.

#### General liability

Even businesses that operate at the highest standards may have unique liability exposures. Our liability coverage is your best defense – offering coverage for premises, products, personal and advertising injury, contractual, and many other liability exposures.

#### Crime coverages

As a business owner, you have to concern yourself with theft losses you may sustain from both inside and outside of your establishment. Farmers offers options that provide coverage ranging from employee dishonesty to depositor's forgery, plus broad form money and securities coverage.

#### Optional coverages and limits

Farmers understands that your salon or shop may have specific insurance requirements. That is why Farmers offers you the choice of additional coverages and higher limits in some areas. You have the option to increase limits on several coverages, such as outdoor signs and accounts receivable. Plus you can add coverages, such as employee benefits liability.

### More opportunities

#### Workers' Compensation\*

Farmers is working to address the increasing cost of Workers' Compensation

through our highly trained claims personnel, FarmersCare,<sup>®</sup> fraud prevention programs, and other custom services designed to cover you and your employees.

#### Business Auto coverage\*

We offer all the standard coverages plus many options for the vehicles you own or rent and use in your business.

#### Umbrella Liability coverage\*

You often hear and read about large jury awards resulting from liability lawsuits. Our Umbrella policy provides added coverage for those liability judgments that could be devastating to your business.

Not available in all states

