

A background image of a barbershop interior. In the foreground, a black leather barber chair is visible. Behind it, a white counter holds various items, and a striped pole (red, white, and blue) is mounted on the wall. The background features a brick wall and large windows. The text "BEAUTY & WELLNESS Appetite Guide" is overlaid in a bold, white, sans-serif font. Decorative white concentric circles are on the left and right sides of the image.

BEAUTY & WELLNESS

Appetite Guide

Your quick guide to quoting with confidence.

The Rainbow Appetite Guide covers eligibility, coverage options, and underwriting criteria for Beauty & Wellness business risks—plus key limits, guidelines, and team contacts to help you grow your business with Rainbow.

RAINBOW®

Beauty & Wellness

Single or multi-location, including franchises, chains or large business groups

Eligible Classes of Business

Classification

Barber Shops	May also include beard grooming, hair coloring, and hair and scalp treatments			
Wax Studios	- This includes hair removal via waxing - Laser hair removal is not eligible			
Electrolysis Center	- This classification includes hair removal via electrolysis - Laser hair removal is not eligible - See “Electrolysis” Supplemental Guidelines			
Nail Salons	- Common services include manicure, pedicure, artificial nails, nail art, nail maintenance and removal, and foot massage - See “Eligible Cosmetic Services” list below			
Tanning Salons	- Only service offered include tanning beds and spray tan - See “Tanning Services” Supplemental Guidelines			
Beauty Salons (Hair and additional cosmetic services)	- See “Eligible Cosmetic Services” list below - If any Face/Body services are offered this should be classified as a “Day Spa”			
Day Saps (Face/Body Services and Cosmetic Services)	Eligible Face/Body Services (Day Spas Only)	- Body contouring/skin tightening - Body wraps/scrubs - Compression boots - Dermabrasion/derma-planing - Electrolysis - Facials - Infrared/red light therapy - Massage (no standalone), cupping, other related modalities (No Heat/Fire) - Micro-needling up to 2mm depth - Mud/enzyme baths - Peels (excluding medical grade)	Ineligible Advanced Medical Services	- Massage using hot stones (fire/heat cupping) - Acupuncture - Bald spot repigmentation - Botox or other injectables - Chiropractic - Dermal fillers - Hormone therapy pellets - IV vitamins - Laser Services (hair removal, skin treatments, etc.) - Medical grade peels - Medical weight loss - Microneedling 3mm or more depth - Microblading - Oxygen therapy - Permanent Cosmetics - Scar camouflage - Tattoo removal - Transfusion/stem cell therapies - Ketamine treatments
	Eligible Cosmetic Services (Day Spas and Beauty Salons)	- Brow lamination - Ear piercing (simple) - Hair cutting/styling/treatments - Lash extensions & lifts - LED teeth whitening - Nail services - Permanent jewelry - Spray tan - Threading - Waxing	Ineligible Amenities	- Pools/hot tubs - Whole body cryo saunas
	Eligible Amenities	- Steam Room/Sauna - Soaking/Float Tank - Tanning Beds		
Body Piercing	Body piercing is an eligible class EXCEPT for the following ineligible services	- Piercing the following locations: Hands or feet; Sides and nape of neck; Area between the eyes on the bridge of the nose; Genitalia - Body modifications (ie: implants, teeth sharpening, etc.) - Permanent cosmetics - Any tattoo services including decorative and removal - Scarring/branding services - Teaching or apprenticeship for new piercers		
	See “Supplemental Guidelines for Specific Exposures/Services” for “Body Piercing”			
Permanent Jewelry	Service includes custom fitting and welding of chains around wrists and/or ankles			



Eligible Classes of Business cont'd

Classification

Health Studios (Instructor Led Classes only)

- Examples include yoga, pilates, barre, etc...
- Example franchises include OrangeTheory, F45, etc...
- See Health and Fitness Centers supplemental guidelines

Fitness Centers and Gyms (Classes and Workout Facilities)

- Workout facility with free weights, machines, and cardio equipment
- May also have instructor led classes as part of their membership offering
- See Health and Fitness Centers supplemental guidelines

Meditation/ Wholistic Health Center

- Facility that provides integrative services such as meditation, energy healing, and natural therapies to support mental, physical, and spiritual well-being.

Eligible Services

- Acupressure
- Aromatherapy
- Chakra healing
- Meditation
- Nutrition
- Reiki
- Salt Caves
- Yoga

Ineligible Services

- Acupuncture
- Hypnosis
- Massage (See Day Spas Classification, standalone massage ineligible)
- Naturopathic medicine
- Overnight lodging
- See Ineligible Advanced Medical Services in Day Spa Section

General Guidelines

Eligible classes may sell retail products, including hair, skin and nail care products or consumable products such as vitamins and supplements (**exception is any sale of vitamins or supplements under the applicant's own label which is ineligible**).

All barbers, cosmetologists (e.g., hairstylists, manicurists, skin care consultants), aestheticians, electrologists, massage therapists, body piercers, tanning operators, etc. must be licensed per state/local requirements and in good standing

Must be compliant with all CDC/Health department codes and/or regulations.

The following are ineligible:

- Standalone massage therapy or operations where it is the primary focus
- Childcare services or children's playgrounds
- Any history of sexual misconduct, sexual abuse, harassment, or involvement in providing sexual services for a fee or otherwise by the applicant or any employees

No cancellation or non-renewals in the past 5 years for:

- Fraud or misrepresentation,
- Excessive claims, or
- Bodily injury or death claims

No current or prior bankruptcy

Claims:

- < 4 property and liability claims in the past 3 years
- < 2 CAT losses in the past 5 years
- < \$50k incurred in the past 3 years (exception for single weather related loss with no ongoing concern)

Property Guidelines

No building coverage if more than 40% vacant

No building coverage if roofing over 20 years old (if metal roof in good repair, can be up to 30 years old)

No Protection Class 9 or 10



Supplemental Guidelines for Specific Exposures/Services:

Classification	Description
Soaking/float tanks	- Chemicals are stored in secure area inaccessible to patrons - Formal maintenance procedures - Flooring in good repair with non-slip surfaces and wet surface warnings
Saunas and steam rooms	- Time should be limited for each individual - Pregnant women and people with known cardiovascular problems should not be permitted - Employees should check on clients to ensure they are not experiencing any physical discomfort or pain
Electrolysis	- All needles must be single-use, pre-sterilized and disposable with yellow or red sharps disposal containers readily accessible - A fresh pair of medical grade disposable gloves must be worn during each treatment - No hair removal from mucous membranes, such as nostril hair, or from moles - Clients must sign a consent form explaining: - That electrolysis does not produce immediate permanent results, - That the client must follow the treatment schedule, - That the procedure will cause slight discomfort, and - That there might be slight swelling and reddening
Body piercing services	- Clients must sign consent forms and provide valid identification verifying that they are of age - Signed parental consent forms are required for ear piercings for minors - Body piercing for minors (other than ears) requires the presence of the parent or guardian during the piercing - Genital body piercing is forbidden on all minors - Written aftercare instructions must be provided - Piercings shall not be performed on persons that are visibly intoxicated - New and healing piercings may use jewelry made of: surgical stainless steel, gold, niobium, or titanium - Sterling silver should only be used in healed earlobe piercings - Autoclave sterilization required for non-single use instruments that penetrate the epidermis - A fresh pair of medical grade disposable gloves must be worn during each piercing session - Piercing guns only allowed to be used on earlobes
Tanning services	- No self-service - Required documentation prior to tanning: - Tanning application including waiver of liability - Photo identification - Parent or guardian consent for persons under 18 years of age - Acknowledgement of the following warnings: - Failure to use eye protection may result in permanent damage to the eyes - Overexposure to ultraviolet light causes burns - Repeated exposure may result in premature aging of the skin and skin cancer - Abnormal skin sensitivity or burning may be caused by reaction of ultraviolet light to certain foods, cosmetics or medications - Persons taking prescription or over-the-counter drugs should consult a physician - Pregnant women should consult their physician prior to tanning - Persons with skin that burns easily and never tans should avoid a tanning device - Persons with family or past medical history of skin cancer should avoid a tanning device - Staff should provide Fitzpatrick scale for skin types - Logs kept for all visits and length of exposure - Third party maintenance contractors utilized - Eye protection required and is to be supplied without charge - Beds to be sanitized between each use - Minimum time between tanning is at least 24 hours



Excess Liability (XS) Program Highlights

Most risks that are eligible for Rainbow's BOP will also qualify for XS. A Rainbow underwriter will review the account and work with the agent to deliver a quote. To see if XS is live in your state, please visit www.userainbow.com/availability

Coverage	Available XS Limits	Minimum Underlying Limits
Excess General Liability	\$3M Each Occurrence \$3M General Aggregate	\$1M Each Occurrence \$2M General Aggregate
Excess Liquor Liability	\$1M Each Common Cause \$1M Aggregate	\$1M Each Occurrence \$1M General Aggregate
Excess Commercial Auto Liability	Not available	Not available
Excess Hired & Non-Owned Auto Liability (Incidental Only)	Included in General Liability	\$1M Each Accident
Excess Employers Liability	Included in General Liability	\$500,000 Per Accident \$500,000 Per Disease \$500,000 Per Employee
Excess Assault & Battery	\$1M Each Common Cause \$1M Aggregate	\$1M Each Common Cause \$1M Aggregate
Excess Professional Liability	\$1M Each Common Cause \$1M Aggregate	\$1M Each Common Cause \$1M Aggregate

The following exposures must be referred to Rainbow UWing for special acceptance

Risks that sublease as a ghost kitchen

Risks with children's playgrounds

Risks with building that includes residential occupancy

Risks with Alcohol over 35% of total sales

Risks with Total Rev > 2M

Risks that perform any massage therapy

Risks with any liquor license violations in the last 3 years

Risks that have tanning beds



Contact Rainbow



Underwriting

Working on an account? Contact our underwriting team directly.

underwriting@userainbow.com

888-727-2462 x3



Policy services

Let us help you with billing, add/drop users, endorsements, and other customer service.

service@userainbow.com

888-727-2462 x1



Claims

Fill out our [claims form] to report a claim. Contact us for help or to follow up on a claim.

claims@userainbow.com

888-727-2462 x2



Loss runs

Need a loss run? We'll get it to you fast.

lossruns@userainbow.com

888-727-2462 x1



Agency Support & Sales

Contact our Sales team to finalize your appointment, add a state or learn more about Rainbow.

sales@userainbow.com

888-727-2462 x4



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