## **PROFESSIONAL PROGRAM INSURANCE BROKERAGE – PROGRAM OVERVIEW**

Since 1993, Professional Program Insurance Brokerage (PPIB) has been providing agents, brokers and wholesale brokers nationwide with unique insurance solutions for challenging risks. From tattoo parlors and medispas to pyrotechnics, we offer proprietary insurance programs available in all states.



AVAILABLE COVERAGES	PERMANENT COSMETICS & MICROBLADING	BEAUTY	MEDISPAS	TATTOO & BODY PIERCING	E-CIGS & VAPE PRODUCTS	SMOKE SHOPS	PRODUCTS LIABILITY Including Hemp/CBD	PYROTECHNICS	MEDICAL DIRECTORS	PODCASTS	AGRITAINMENT
GENERAL LIABILITY	up to \$2M / \$3M	UP TO \$1M /\$2M	UP TO \$ <b>2M / \$3M</b>	OPTIONAL	up to \$10M / \$10M	N/A	N/A	UP TO \$1M /\$2M May consider higher limits			
PRODUCTS LIABILITY	INCLUDED Can Add Private Label	INCLUDED Can Add Private Label	INCLUDED Can Add Private Label	INCLUDED Can Add Private Label	INCLUDED	EXCLUDED	up to \$ <b>5 M</b>	ир то \$ <b>5М</b>	N/A	N/A	INCLUDED
PROFESSIONAL LIABILITY	UP TO \$2M / \$3M	UP TO \$2M/\$3M	UP TO \$2M / \$3M	up to \$2M / \$3M	N/A	N/A	OPTIONAL	N/A	UP TO \$1M / \$3M	UP TO \$3M/\$3M	N/A
SEXUAL ABUSE	OPTIONAL up to \$300K	OPTIONAL up to \$300K	OPTIONAL up to \$300K	INCLUDED \$25,000 / \$50,000 Higher Limits Available	N/A	N/A	N/A	N/A	N/A	N/A	optional \$100K
PROPERTY	OPTIONAL May consider up to \$5M TIV	OPTIONAL May consider up to \$5M TIV	OPTIONAL May consider up to \$5M TIV	OPTIONAL May consider up to \$5M TIV	OPTIONAL May consider up to \$5M TIV	N/A	N/A	N/A			
CYBER	OPTIONAL \$250K – \$2M	optional \$250K – \$2M	optional \$250K – \$2M	OPTIONAL \$250K – \$2M	0PTIONAL \$1M – \$2M	N/A	optional \$250K – \$2M	OPTIONAL \$1M – \$2M	N/A	N/A	N/A

Excess Liability is available over most programs. If you don't see something on the list, call us and we may be able to assist you.

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