



ComPak® For Businessowners

Complete Insurance Coverage for Your Day Spa

ComPak coverage for day spas protects your business, your employees, and most importantly, your clients. Whether you operate one day spa or several, it's important to have the right amount of the right coverage specific to your business.

ComPak provides the following protection options for your day spa:

Excludes liability associated with tanning beds:	based on selected liability limit
Extends Employee Dishonesty to apply to theft of clients' property:	up to \$250,000
Loss from cyber attack:	up to \$1 Million
Loss or damage to your business' property:	up to \$20 Million
Lost income from a disruption in your business:	up to 12 months
Professional liability for day spa operations:	up to \$2 Million
Replacement cost for loss or damage to client property in your care, custody, and control:	up to your Business Personal Property Limit

Like you, N&D® is a local business serving the community through our network of the highest quality independent agents. To learn how ComPak can work for your business, contact your local independent agent. For a list of local agents, visit www.ndgroup.com.