

Comparing Insurance Programs for Face and Body Painters

When choosing insurance policies, consider these important questions.

1. What are the costs? For what coverage limits?
2. Do they specifically cover face and body painters?
3. What percentage of their insurance memberships is face and body painters?
4. What is covered and not covered by the policy? Specifically: airbrush, glitter, henna?
5. How do I make an insurance claim?
6. If there is a claim can I divert the person (my client) with the problem directly to the insurance company?
7. Is there a limit to the payout on the claim? Am I sharing a maximum payout with all other group members?
8. Is there a deductible that would need to be paid first?
9. Is there a fee per claim?
10. Under what conditions could the policy be cancelled?
11. Is it an automatically renewed policy?
12. Specifically, what face and body painting claims have been made in the last 3 years and how were they handled? How many claims were paid out in the last 3 years and what were they for?
13. Would the insurance company pay attorney fees if required?
14. If "the problem" was due to negligence by myself is the insurance still in effect?
15. Are they endorsed by an agency, group or organization?
16. Do the rates go up or down depending on how many claims are made by me?
17. When was the last price increase and what was it?
18. What type of document does the insurance company give me? Does it SPECIFICALLY state what is and is not covered?
19. Does the policy allow additional insured certificates for clients and venues, and how much does it cost per certificate? Are these immediately available on line, or mailed to the certificate holder?
20. Does it cover other claims like fire, theft, health or bodily injury?
21. Does it cover me personally if there is an accident and I am injured?
22. Is it effective immediately, or pro-rated for a specific period of coverage?

Diane Spadola is the owner and principal artist at Bella Faccia Painting, LLC. Her company specializes in providing artistic entertainment to make corporate and private special events more memorable. You can find her at the intersection of Artistry and Entertainment at www.bellafacciapainting.com.

She offers resources to face and body painters as part of the Accelerate Your Success Program.

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