

READY FOR YOUR INSURANCE INSPECTION?

BY BRENDA FISHBAUGH



Last month, I wrote about what a state tanning inspector might look for during a visit to your salon. I was astonished to learn that in addition to state or city inspections, tanning insurance coverage now requires an inspection, as well! I asked Natalea Platt of Insurtec, a leading tanning insurance company, to walk us through what an insurance inspection might look like, and how it differs from a regulatory inspection.

Natalea surprised me by telling me that the inspectors aren't there to inspect your beds and electrical setup, per se. The electrical service will be checked to make sure the supply to each tanning system is correct. Inspectors will also check the cords and cables around the tanning beds for trip

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hazards and normal wear and tear, such as an exposed wire on a power cord. Although the inspectors probably won't check sunbed fans, it's a good idea for you to inspect them; they could start a fire if they overheat due to being dirty and not properly lubricated. “Our insurance inspectors want to prevent the most common causes of damage and lawsuits,” explains this insurance veteran. “Inspectors will check your furnace and water heater area to see if you are storing combustible materials next to the furnace, water heater or washers and dryers. That's a huge cause of fires, so the safe choice is to not have anything in your utility room.”

Another no-no is taping a breaker in your electrical box. “That's a fire waiting

to happen,” Platt informs. “And, are your fire extinguishers up to date? Do you know your city and state law on fire extinguishers? They may need to be inspected by the fire department. But we really want you to evacuate in the case of a fire and not mess around trying to find and operate a fire extinguisher.”

I was astounded to learn that water damage is another big insurance claim. “We insist that every spray-tan booth has a water shut-off valve,” Platt adds. “It is important to shut off the water valve to each spray-tan booth and your washing machine, every night. This way, if a pipe breaks, your salon isn't flooded. Pedicure chairs also have to have a shut-off valve, as a leak can flood a salon overnight.”

The insurance inspector also needs to see all exits marked clearly, that you have railings on any stairs and there are no uneven sidewalks, unmarked curbs or other trip hazards. “Slip and falls' are the biggest claims most insurers get,” Platt continues. “To prevent this, we want to see that you have 'wet floor' signs and use them when mopping or when it's raining. Fewer rugs means fewer falls. But we do want you to have a big commercial rug at the front door for people to dry their feet on if it's raining or snowing, so they don't slip from their own wet footwear,” Natalea continues.

The salon inspector is also going to look around outside. You need to check your lease to see how many feet from

your door are your responsibility. Natalea shared that many salon operators did not know they were liable for snow removal in front of their facility, as they had never looked at their lease. “We had a salon that was sued because their mobile electric sign blocked the view turning into the mall and caused a car accident. As a business owner, you really need to think through every choice you make.” Yikes!

I asked Platt to describe the typical tanning salon insurance claim. “Unfortunately, most claims are due to preventable occurrences,” she states. “A tanning bed acrylic had a slight crack that pinched the tanner, resulting in an injury that required several stitches. In this case, the acrylic was already weak.” Platt expounds, “But we also see acrylics broken from a tanner's weight. Make sure you have posted weight restrictions for your beds and acrylics. Consider the weight limits for your lobby chairs, tanning room chairs or benches, and your manicure chairs.”

Insurtec has reportedly paid claims by tanners for skin rashes caused by acrylic cleaners. “We suspect the salon staff was mixing the solution too strongly or weren't sufficiently cleaning tingle product residue on the shield before the next tanner,” Platt explains. “When mixing solution daily, make sure to use quaternary litmus test strips as required by every manufacturer of acrylic cleaner. We also see claims for severe burns, usually because the tanner was taking a medication that made them photosensitive, or the salon staff did not ask the tanner if they were taking any antibiotics during flu season.” She mentions that Insurtec has also paid out claims for eye infections caused by dirty community goggles. “As I said, almost all our claims could have been avoided if the salon made a few changes, like selling goggles or offering disposable eye protection with each tan,” Platt summarizes.

Would you like to see an insurance inspection form? Email Brenda@WinkEase.com and I'll send you a copy to see how you stack up! ■



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