

# Morstan General Agency, Inc.

(516) 488-4747



*Revolutionizing The Insurance Industry One Program at a Time.*

Morstan General Agency is a privately held wholesale insurance agency that prides itself in providing the highest standard of quality and service in the industry.

Since 1964, we have been dedicated to serving thousands of clients with a wide range of products including Commercial lines, Personal lines, and Health and benefits. We endeavor to cater to each customer's specific needs, to offer competitive rates, as well as to build long-lasting relationships with our brokers and carriers.

Through our subsidiaries and affiliates, we have risen to be one of the most established and well-known insurance providers.

VISIT US AT [WWW.MORSTAN.COM](http://WWW.MORSTAN.COM)

MGA - Manhasset - (516) 488-4747  
MGA - Manhattan - (212) 999-4744  
MGA of NJ - (732) 726-1400  
Robar - (718) 648-4000

MGA of FL - (813) 643-0707  
MGA of FL II - (954) 583-4722

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## ► MEDISPAS & LASERS

Policies can be purchased on behalf of MediSpas who host the cosmetic/medical services or by the doctor, nurse, aesthetician or anyone who can legally practice within their state. License action reimbursement endorsement now available.

Our Medispa Insurance program offers the following: Lasers, IPLs, & LEDs, Laser / Ultrasound Lipolysis, Dermal Fillers, Colon Hydrotherapy, Botox / Dysport / Xeomin, Sclerotherapy, Weight Loss including HCG, Medical Peels, Non-Invasive Ultrasound, Hormone Treatments, Vitamins & Supplements, Radio Frequency, Dietitians / Wellness Analysis, Tumescant Liposuction, Hair Transplants, as well as most procedures in a Day Spa.

## ► BEAUTY & DAY SPAS & MASSAGE SERVICES

Insurance is available for an individual or for the entire facility.

Programs include: Facials & Peels, Eyelash & Eyebrow Enhancements, Microdermabrasion, Airbrush Tanning, Electrolysis, LED / Microcurrent, Hair, Nails, Body Wraps, Massage including: Hot Stone Massage, Hydro Massage, Wax Removal, Foot Detoxification, Saunas, Steam Rooms, Tanning Beds & Booths, Spas, Hot Tubs, and Sexual Abuse.

## ► WELLNESS

Programs include: Nutritional Counseling, Dietitian Services, Wellness Analysis, hCG, Phentermine, Phendimetrazine, Lipotropics, Didrex, Cellulite Reduction, Vitamin Injections, Weight Loss, Hormone Treatments, Yoga / Pilates, Medispas and Products Liability.

## ► PERMANENT COSMETICS

We have been providing Permanent Cosmetic Insurance for industry professionals since 1993.

Coverage can include: Permanent Cosmetics, Teachers, Nipple Areola, Pigment Lightening / Removal (with approved products), Camouflage and Needling / MCA.

## ► HOSPICE

Programs include: Professional liability for medical and non-medical services, Medical Director liability, Sexual misconduct and physical abuse, Contractual liability, General liability, Commercial property and business interruption, and mortgagees, landlords or lessors.

## ► TATTOO & BODY PIERCING

Our programs include: Tattoo Shops, Minor Tattooing, Advanced Piercers, Tattoo Removal, Body Piercing, Guest Piercers, Surface Piercing, Minor Piercing, Dermal Anchoring, Guest Artists, Apprenticeship, Sexual Abuse, Communicable Disease, Tattoo and Body Piercing Supply Stores.

Property coverage can include Contents, Business Income, Flash, Glass, Sign and Tenant Improvements & Betterments.



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## ► TEACHING PROGRAMS

We insure all of the following: Laser (Facilities or Individual Instructors), Cosmetology & Beauty, Aesthetician Programs, Medical Spa (Facilities or Individual Instructors), Massage, Company trainers for Botox and Dermal Fillers, Tattoo & Body Piercing Instructors / Apprenticeships, Medical Assistant Schools, Doctors & Nurses Providing Hands on Training.

No per student rate. Professional liability coverage for the facility and students. No location limitation. Available for national chains and franchises.

## ► LONG TERM & HOME HEALTH CARE

We offer quick turn-around, and limits up to \$5,000,000. General and Professional liability with the option to include property.

We insure all of the following: Home Health Care, Adult Day Care Centers, Assisted Living Facilities and Independent Living Facilities.

## ► MEDICAL DIRECTORS

Stand alone coverage for Medical Directors is available in all states. Coverage is available for direct patient care and no patient care.

Programs include: Medical Spas, Salons / Spas, LTC Facilities, Occupational Therapy Clinics, Animal Ranches, Research Laboratories, Colleges / Schools, and Universities.

If you don't see the type of facility listed above contact our office to see if we can consider. We have written coverage for Medical Directors in many kinds of facilities and consider new ones every day.

## ► MEDICAL FACILITIES

Programs include: Medical Spas, Laser Centers, Occupational Therapy Clinics, Long Term Care Facilities, Mental Health Facilities, Outpatient Medical Facilities (Labs, Clinics, Surgical, Rehab, etc.), Clinical Trials, Research Facilities, Spas & Salons, Hormone Treatment Centers, Weight Loss Centers and Medical "Banks".

## ► LABS

Professional Liability and General Liability on a claims made basis with prior acts available as needed.

Programs for: Medical Testing Facilities, Imaging Facilities, Doctors, RNs, PAs, and Laboratory Technicians. Target organizations include: Pathology laboratories, Clinical Microbiology Laboratories, Genetic Laboratories, Clinical Biochemistry Laboratories, Hematology Laboratories, Drug and Alcohol Screening Laboratories and Mobile Drug / Alcohol Testing.

## ► TRANSLATORS & INTERPRETERS

Our Translators and Interpreters Insurance policies protect against claims including defense costs alleging errors, omissions or negligent acts arising out of professional interpreting or translating services.



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## ▶ LOCUM TENENS

We cover the following: Claims made Professional Liability Coverage with a written demand trigger and consent-to-settle with hammer; Broadened coverage and preferred pricing available for select risks with favorable claims history.

Limits available up to \$1,000,000 / \$3,000,000 in all states. Group policies with multiple providers receiving individual limits of liability are available. 1, 2, 3, year tail options available.

## ▶ ALLIED HEALTH CLASSES

We consider the following: Adoption / Foster Agencies, Group Homes, Skilled and Intermediate Care, Social Service Agencies, Staffing Agencies, Imaging Labs, Pharmacies, Physical Therapy Clinics, Dialysis Centers, Audiologists, Dietician, Nutritionist, Occupational Therapists, Speech Pathologists.

## ▶ PRODUCTS LIABILITY Claims Made & Products Liability

We consider risks that are manufacturing, importing/exporting, distributing and private labeling. This program is available in all states.

Examples of recent successes include: Beauty Products, Electronic Cigarettes, Firearms, Food & Beverage, Treestands, Pharmaceuticals, Vitamin & Nutraceuticals, Medical Marijuana Edibles, Tattoo & Body Piercing Supplies.

True worldwide coverage is available and this program has limits available up to \$5,000,000.

## ▶ MEDICAL MARIJUANA COVERAGE

Coverage is available for dispensaries, indoor growers, hydroponic stores, edible manufacturers, and testing laboratories. Product Liability available. Program is non-admitted and available in all states where marijuana has been legalized.

Property coverage can be included to cover crop growing indoors. We do not have a theft sublimit, coverage for theft is included up to the full insured value (providing that the insured meets our protection requirements).

We also offer coverage for Governmental Actions Reimbursement to help with the costs associated with raids by the state.



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