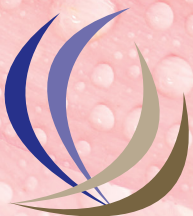


Skin Care Professionals Everywhere Can

get  
connected



Associated  
**Skin Care**  
Professionals

# Skin care professionals have needs, too:

The need for affordable insurance, for news on what's happening in the field, for a voice in the profession, for a networking resource, and for business-building advice and materials, to name a few.

We know, because you've told us. Loud and clear.

Associated Skin Care Professionals (ASCP) is the first association devoted solely to skin care practitioners. And it is the only organization of its kind serving your needs.

You may already know us. We're the same people who built Associated Bodywork & Massage Professionals (ABMP) 25 years ago. ABMP now boasts the largest massage therapist membership of any association in the country. Since 2007, ASCP has carried on that tradition of excellence and customer service.

Feedback from skin care professionals made it clear you want your own association. One with equally great benefits but organized entirely around the flourishing skin care profession.

**We agree. Welcome to ASCP.**



Your ASCP leadership: Katie Armitage, President (seated), and Jesse Cormier, Executive Director.

# No skin care professional should be without liability insurance.

Consider the plight of a skin care professional we'll call Emily, who performed a routine enzyme facial on a new client. It was the young woman's wedding day, and she wanted to look perfect. Emily never expected a problem.

But her client had an allergic reaction to the facial. The bride-to-be was left with reddened, sensitive skin, preventing her from wearing makeup on her wedding day. Do you think the bride was upset?

Emily was sued for considerable damages, and the case of the "ruined bride" eventually went to trial. Who do you suppose had the sympathies of the judge and jury? Emily, sadly, learned a costly lesson.

There are other horror stories, some right from our files:

- A seaweed wrap that sent a woman into anaphylactic shock.
- Waxing treatments that resulted in burns and lifting skin.
- A glycolic acid facial that caused severe scabbing (and possible scarring).
- A magnifying glass that slipped and bruised a client's eye.

## What if something similar should happen to you?

Fortunately, in most of these instances, the skin care professionals were protected by insurance and supported by a caring, knowledgeable team of professionals who walked them through the process step by step.

You take pride in helping your clients lead more confident, healthier lives. Naturally, you don't plan on ever being named in a liability dispute, and chances are you won't. You also don't plan on having an auto accident on your way home tonight. But you still carry auto insurance. **It's a small price to pay.**

# When you're connected, you're protected.

With ASCP's affordable liability protection, you're covered no matter where—or how many places—you work, as long as you're in compliance with state laws. Coverage includes:

- Disastrous product interactions (such as allergic reactions, scarring, discoloration, burns).
- Client accidents (for example, a client slips and falls in your office or on your property; or, say a chair or table collapses while a client is on it).

Unlike the claims-made coverage offered by some other providers, the insurance included with your ASCP membership is occurrence form coverage, which protects you from late-filed claims. This added feature helps safeguard your business—and your peace of mind.

Also included are legal defense coverage (for covered losses) and additional insured endorsements (AIEs), if requested by your employer or landlord, at no additional charge. **All this is covered by your membership fee.**

Think your employer already covers you?  
Think again. You might be surprised.

Many professionals who work in a spa, salon, or doctor's office mistakenly believe the owner's insurance covers them for all treatments. Yet if a client files a claim against you personally (as well as against the spa, salon, or doctor), you may be liable for your own attorney's fees, court costs, and share of the settlement. Our insurance provides for your legal defense for covered claims. It's risky business to assume your employer's policy covers you completely. Are you prepared to take that risk?

Consider this: what if the owner's policy lapses due to late payment or it excludes your services? You'd be responsible. Also, if you provide treatments at your house or a client's home, your employer's coverage probably will not apply. You need to protect your investment in your career.

## Responsive personal service

Whenever you need something—membership or career information, help on a business challenge, etc.—you want to talk to a knowledgeable, caring human being. Not tomorrow, not next week, but right now. Nothing pleases our professional, friendly staff more than finding an answer to a member query.

ASCP understands. So please, call us.



## With ASCP, look at all you get for only \$259 a year!

- ASCP's specifically tailored liability insurance program offers the wisest choice for skin care professionals. Ours are the highest aggregate coverages available—\$2 million per incident, \$6 million total per policy year. As an ASCP member, these are YOUR limits—not shared with other practitioners.
- [www.ascpskincare.com](http://www.ascpskincare.com) is your online member resource center. Click here for everything from practice-building materials to continuing education information.
- *ASCP Skin Deep*. Our bimonthly, 32-page member publication provides information on techniques, ingredients, trends, and more. A digital version comes right to your inbox.
- *Successful Business Handbook*. Estheticians rave about this common sense guide to building and sustaining a practice.
- ASCP BizFit. This business management series of resources is designed to help members get their practices in shape. Offerings include free, customizable marketing materials, educational webinars, toolkits with materials on popular topics, a photo library, and more.
- Advanced education resources. ASCP hosts free webinars, conducted by experts in the field, and an online advanced education calendar.
- [www.skincareprofessionals.com](http://www.skincareprofessionals.com). This social networking site, powered by ASCP, is the place for estheticians to connect and learn.
- Customized client newsletters. A way to stay in touch with your client base and market to new clients.
- A business website, email account, graphic art, and photos you can use to market your practice and services.
- Optional business personal property insurance. Insure your business equipment and products: \$95/year for \$10,000 coverage or \$250/year for \$25,000 coverage.
- Legislative support and advocacy. ASCP keeps you up to speed on any changes that affect your practice and livelihood.
- Exclusive discounts, including access to health insurance programs, cell phones and services, auto and home insurance, legal services, and more, just for belonging to ASCP!

(Pricing in this brochure is current as of January 2012 and is subject to change.)

# Get Connected Now!

Pick the way that works best for you.

**Web.** [www.ascpskincare.com](http://www.ascpskincare.com). Join online through our secure website, or send us an email query. We'll respond within one business day. You can also contact us through online chat or connect with us on Facebook, LinkedIn, or Twitter. (Once you join, you also get access via password to additional ASCP member sections of the website).

**Telephone.** 800-789-0411. When you call during our regular business hours (Monday–Friday, 7:30 a.m.–5 p.m. MT), nearly all of the time, you'll talk to a real person or, if our lines are swamped, receive a call back within an hour. Furthermore, the person you reach will either answer your questions right away or get back to you promptly with a solution.

**Fax.** 800-790-0299. Fax in the attached application. Be sure to include any required copies of state licenses, transcripts, or other school documents.

**U.S. Mail.** Mail us your application in the envelope provided.

**Processing.** After your membership is processed, your certificate of insurance will be available online in your [www.ascpskincare.com](http://www.ascpskincare.com) account and you will have access to exclusive member benefits. **Please include your email address so we can email you confirmation that your application has been processed.** You'll also receive a membership packet by mail.

## Eligibility requirements for ASCP Skin Care Professional membership

If you practice in a state that regulates esthetics or skin care, you must have a valid, current license from that state. If you practice in a state that does not regulate esthetics or skin care, you must have a cosmetology license or certificate of skin care training from a state-approved program.

## Earn membership discounts.

Join ASCP and recruit a friend to join at the Skin Care Professional (or ABMP Certified, Professional, or Practitioner) level. We'll take \$20 off your next year's membership fees.

## Thoughtful communication.

ASCP makes every effort to communicate directly on an as-needed basis to keep members informed about their membership and pertinent news. (On occasion, ASCP rents its mailing list to qualified vendors who are interested in promoting their products and services to members. If you do not wish to receive these offers, please mark the opt out box next to your address on your application. You will continue to receive ASCP-related notices. ASCP never rents its email list.)

Join today! 800-789-0411 • [www.ascpskincare.com](http://www.ascpskincare.com)

## Skin care students can join, too!

What student couldn't use some advice, assistance, even liability protection? That's what ASCP gives you, all for just \$59\*. And get this—when you graduate, you can apply that \$59 toward your Skin Care Professional membership with ASCP, making the student membership essentially free!

## What can you expect for \$59\*?

- **Liability insurance.** Comprehensive coverage protects you in and out of class for all school-sanctioned activities.
- **ASCP Skin Deep.** Our bimonthly, 32-page member publication provides information on techniques, ingredients, trends in the profession, and more.
- **Fine Lines** student newsletter. A bimonthly publication focused on giving you more insight into the profession.
- **Online tools.** Begin your marketing strategies while in school with customized client newsletters, graphic art and photos, brochure templates, a business website, and more.

\* Special student offer for up to one year's membership or until you graduate, whichever comes first. The \$59 you pay for your student dues is applied toward your first year Skin Care Professional membership when you upgrade. ASCP student membership provides liability insurance coverage only while you are enrolled in school. The insurance does not cover you if you practice for compensation.

## Do you practice skin care and massage or bodywork?

If you are also a massage therapist, both your skin care and massage practices are covered for the same low price. By filling out this application, you will become a member of both Associated Skin Care Professionals (ASCP) and Associated Bodywork & Massage Professionals (ABMP), and will receive benefits from both associations for \$259 a year. For more information, visit [www.ascpskincare.com](http://www.ascpskincare.com), call 800-789-0411, or visit [www.abmp.com](http://www.abmp.com).

### ABMP Certified and Professional Levels

Require 500 or more hours of massage therapy training or a state license for massage, where applicable, and meeting state requirements for both massage therapy and esthetician work. Certified members are required to complete 16 hours of continuing education every two years.

### ABMP Practitioner Level

Requires less than 500 hours of massage therapy training and meeting state requirements for both massage therapy and esthetician work.





**get connected**

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7:30 a.m.–5 p.m. MT  
Monday–Friday  
24-Hour Message System



Join the conversation @ [www.skincarespecialists.com](http://www.skincarespecialists.com)