

Cryotherapy Program



BROKERAGE

BINDING

PROGRAMS

We don't give the cold shoulder to cryotherapy risks.

Cryotherapy is a quickly growing treatment being used for sports medicine, physical therapy, and even dermatological and weight loss uses. Because it has not been verified by the FDA for these uses, many markets are taking a stand-off approach and several markets have exited offering coverage. At Breckenridge, we offer a competitive, tailored coverage solution to help with your insureds' cryotherapy needs!

Covered Classes

- Whole Body Cryotherapy
- Cryotherapy Chamber (mobile and stationary)
- Sports Rehab
- Sports Therapy
- Sports Medicine
- Physical Therapy
- Injury Rehabilitation
- Compression Therapy
- Cold Therapy
- Ice Therapy
- Cryo Slim
- Cryo Fat Freezing
- Cryo Weightloss
- Medi-Spa
- Massage Therapy
- Floatation
- Infrared Saunas
- Cold Facial

Coverages

- Professional Liability
- General Liability (can only be bound with the professional)
- Business Personal Property
- Inland Marine (on separate paper)
- XS/Healthcare Umbrella available with other markets
- Employee Theft of Patient Property - \$2,500/10,000.
- Client property coverage available
- Business Personal Property available to \$100,000 (need an SOV)

Limits

- \$1MM/\$1MM to \$2MM/\$4MM
- Abuse/molestation coverage included sublimit
- Cyber available standalone
- HNOA available for AP



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