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## CosmoGlove and Heil & Heil Insurance offer Salon Owners lower Insurance Premiums

Cosmo Finger Guard , Finger Guard LLC of East Peoria, IL and Heil & Heil Insurance Agency, LLC of Skokie, IL in conjunction with AmTrust North America have teamed up to offer Salon Owners discounts on insurance premiums with the use of the Cosmo Finger Guard by Hairstylists and Barbers at the salon. Cosmo Finger Guard was founded in August 2011 and is a patented cut resistant specialty glove that is designed to reduce the chances of finger cuts while using shears at the salon. The gloves are available online. Heil & Heil Insurance Agency LLC in Skokie, IL is proud to on the cutting edge of this revolutionary technology. As an independent insurance agent since 1885, we are always looking for new and cost effective loss control avenues for our clients in the Worker's Compensation realm. Cosmo Finger Glove shows a significant impact in minimizing risk in the salon industry. We are as excited for our partnership with them, as we are for our insured's to utilize this innovative new product." The underwriting is provided by Amtrust North America Chicago, IL who specializes in underwriting Small Business Insurance and Warranty and Risk Policies.

The program offers Salon and Franchise owners the opportunity to save money on premiums if they use the Cosmo Finger Guard at their Salon. The use of the Cosmo Finger Guard should also impact the number of Workers Compensation Claims with fewer chances of finger injuries. Little is documented about the number of accidents throughout the United States; however what the founders of Cosmo Finger Guard have researched that the accidents happen daily. As unfortunate as it may be some are severe and require a visit to the emergency room. The founders of Cosmo Finger Guard have attended numerous trade shows and interviewed hundreds of stylist to discuss the problem and have customers all over the world. Pictures of the injuries can be found on Facebook and Twitter.

The Original Cosmo Finger Guard is a patented lightweight cut resistant specialty glove **designed by a Cosmetologist for Cosmetologists** with comfort and safety in mind. It is to be worn while cutting hair to protect the outer layer of the skin from nicks and cuts from shears, razors, files and is heat resistant up to 250 degrees Fahrenheit. The Cosmo Glove is not 100% cut proof, however it provides added protection and peace of mind. Both versions of the Cosmo Glove material is combined with silicon and synthetic fiber's to enhance the cut resistance and comfort, and treated with AlphaSan antimicrobial to protect the glove from the growth of bacteria and fungus. More information is about cut and abrasion resistance testing is available upon request. Our mission is to reduce the risk of accidental finger cuts and finger abrasion at the salon when using shears or nail files. "We are offering piece of mind!" For more information visit us on our Web Site, Facebook, Twitter, Pinterest or You Tube. http://www.cosmofingerguard.com - https://www.facebook.com/CosmoFingerGuard - http://twitter.com/cosmoglove - http://www.youtube.com/user/cosmofingerguard