

Hair and Beauty

keyfacts

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance Company Hair and Beauty policy. For full details of the cover including complete terms, conditions and exclusions please refer to the policy document.

Type of insurance and cover

This policy provides packaged cover for hairdressers and beauty salon operators.

The duration of this non-investment insurance contract is 12 months.

Significant features and benefits

- Completion of a proposal form is not required.

Buildings (If selected)

- 'All Risks'.
- Loss of rent up to 15% of the sum insured on buildings.
- Accidental damage to glass and fixed sanitaryware.
- Property Owners' Liability limit of indemnity £2 million.

Contents (If selected)

- Contents and stock cover for 'All Risks'.
- Employers' Liability to a limit of indemnity of £10 million (£5 million in respect of terrorism).
- Public and Products Liability, including Treatment Liability, to a limit of indemnity of £2 million – Third Party Property Damage an excess of £200 applies. Treatment liability cover is subject to approval of the treatments carried out.
- Money in transit, in the premises during business hours, and in any bank night safe covered to £7,500.
- Money in a safe outside business hours covered to £2,500.
- Standard Business Interruption and Book Debts limit of £1 million.

- 24 month standard indemnity period for Business Interruption.
- Contents cover for property temporarily removed or at exhibitions.
- Automatic cover for tenants' improvements.
- £2,500 Goods in Transit.
- £2,500 loss of metered water.
- £2,500 trace and access.
- £1,000 theft of keys.
- Automatic 30% seasonal increase of the Stock Sum Insured.

Optional covers available

- Personal Accident.
- Legal Expenses – an excess of £75 applies.
- Terrorism.

Significant and unusual exclusions or limitations

- First £200 for each loss, £1,000 for subsidence (as shown in schedule).
- Damage caused by pollution or contamination (Special Exclusion applying to section A and Special Condition applying to section B (other than no. 8 Business Interruption and Book Debts and nos.10 and 11 Employers' and Public and Products Liability) and Special Exclusion applying to section B (other than no. 8 Business Interruption and Book Debts)).

Policy ref: ZCYP5202

Target company size



Small



SME



Corporate

Type of Policy



Retail



Commercial

- Loss of money arising from acts of dishonesty by any employee not discovered within 14 days (no. 6 of section B, What is Not Insured).
- Theft of contents or money from unattended road vehicles (no. 6 of section B, What is Not Insured).
- Damage to glass or fixed sanitaryware resulting from repairs or alterations to the premises (no. 4 of section A, What is Not Insured and no. 3 of section B, What is Not Insured).
- Public and Products Liability arising from professional advice given (no. 10 of section B, What is Not Insured).
- Products Liability arising from product guarantee and recall (no. 10 of section B, What is Not Insured).
- Damage caused by faulty or defective design or workmanship or wear and tear (General Exclusion 1).
- Any loss arising from war, civil war or terrorism (General Exclusion 8 and endorsement T989 as shown in the schedule).

Cancellation rights

This policy entitles you to a 14 day cooling-off period.

Claims

To notify a claim please call **08453 002 055**.

Complaints procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued the policy. Please quote the details of your policy (surname and initials, policy number, departmental reference, etc).

If the matter is not resolved to your satisfaction, please write to the Manager of the branch concerned. If you are still not satisfied with the action taken, you can lodge your complaint with the Chief Executive. Simply call **01242 263 875** or send an email to chiefexecutive@uk.zurich.com

You may also have a right of referral to the Financial Ombudsman Service who can be contacted on **0845 080 1800** or emailed at complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on **020 7892 7300** or further information is available at www.fscs.org.uk

Law applicable to the contract

UK law allows both you and us to choose the law applicable to the contract. The contract will be subject to the relevant law of the United Kingdom, the Isle of Man or the Channel Islands relating to your address as will be shown in the schedule. If there is any dispute as to which law applies it shall be English law.

The parties agree to submit to the exclusive jurisdiction of the English courts.

How we will use your data

Zurich Insurance Company holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases. If you give us false or inaccurate information and we suspect fraud, we will record this and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.

Zurich Insurance Company

A limited company incorporated in Switzerland. Registered in the canton of Zurich no. CH-020.3.929.583-0.

UK branch registered in England no. BR 105. UK Head Office: Zurich House, Stanhope Road, Portsmouth, Hampshire PO1 1DU.

Authorised and regulated by the Financial Services Authority.



ZURICH