

# Hair and Beauty

## Policy summary

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Hair and Beauty policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document.

### Type of insurance and cover

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

The standard duration of this non-investment 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 sanitary ware.
- 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 – see full policy wording for excesses applying.
- Terrorism.

### Significant and unusual exclusions or limitations

- First £200 for each loss, £1,000 for subsidence (as shown in schedule).
- Damage to property in the open (section B, Trade Contents definition).
- 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)).

- 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 money from unattended road vehicles (no. 6 of section B, What is Not Insured).
- Damage to glass or fixed sanitary ware resulting from repairs or alterations to the premises (no's. 3 & 4 of section A, What is not insured and no's. 2 & 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 Exclusions 8 & 9).

### Cancellation rights

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

### Claims

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

## Our 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 your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service.

You can telephone for free on:

**08000 234 567** for people phoning from a "fixed line" (for example, a landline at home)

**0300 123 9 123** for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The FOS will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less £1 million.

Following the Complaints Procedure does not affect your legal rights.

### 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 0800 678 1100 or further information is available at [www.fscs.org.uk](http://www.fscs.org.uk)

### Law applicable to the contract

In the UK the law allows both you and us to choose the law applicable to the contract. This contract will be subject to the relevant law of England and Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands depending upon your address stated 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 plc 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 plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

These details can be checked on the FCA's Financial Services Register via their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768.

Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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