

Hair and Beauty

Policy summary

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the 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 Hair and Beauty Salons. Buildings, contents and stock are insured for Accidental Damage 'All risks' as standard.

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

Significant features and benefits

Completion of a proposal form is not required, a statement of facts will be provided.

Automatic covers include

Material damage – Contents and stock

- Personal effects up to £1,000
- Customers effects up to £1,000
- Exhibition cover for stock or contents up to £2,500
- Automatic 30% seasonal increase of stock sum insured for 3 months
- Debris removal costs included
- Theft of keys or swipe cards, replacement costs up to £1,000
- Equipment and computer breakdown up to £25,000
- Loss of metered supplies up to £10,000
- Property temporarily removed up to 20% of contents sum insured

Business interruption and book debts

- Business interruption cover limit £2,000,000 per premises
- 24 month indemnity period as standard
- Computer reinstatement of data costs up to £25,000
- Internet extension for accidental failure of internet services £2,500
- Loss of income as a result of injury to an essential employee up to £10,000
- Loss of attraction up to £250,000
- Lottery winner up to £10,000
- Prevention of access up to £100,000
- Public utilities accidental failure up to £100,000
- Telecommunications accidental failure up to £2,500
- Loss of income resulting from damage to goods in transit up to £10,000
- Unspecified customers up to £25,000
- Unspecified suppliers up to £25,000

Automatic covers (continued)

Money

- Non negotiable money up to £250,000
- Money in transit, in the premises during business hours, and in any bank night safe covered to £7,500
- In transit by post up to £1,000
- Money at home up to £500
- Money in a safe outside business hours covered to £2,500
- In the premises outside business hours and not in a safe up to £250
- No cover for any other loss
- Personal effects and money up to £500
- Personal injury up to £10,000 for death/permanent total disablement
- Counselling costs up to £50 per counselling session, maximum £1,000

Employers' liability

- Standard £10,000,000 limit of indemnity
- Corporate manslaughter, legal costs and expenses up to £5,000,000
- Court attendance costs, £250 for directors / £150 for employees
- Includes cover for private work carried out by employees for you, your directors or business partners

Public and products liability

- Standard £2,000,000 limit of indemnity
- Treatment risk, legal liability for accidental bodily injury arising from treatments provided
- Corporate manslaughter, legal costs and expenses up to £2,000,000
- Court attendance costs, £250 for directors / £150 for employees
- Includes cover for private work carried out by any employee for you, your directors or business partners
- Includes cover for your legal liability as tenant, limit up to 10% of the buildings sum insured
- Environmental clean-up costs up to £1,000,000

Frozen food

- Up to £2,500 per freezer unit with maximum £10,000 for all units

Goods in transit

- Limits available up to £15,000
- Damage caused to tarpaulin sheets, ropes/packing materials up to £2,500
- Personal effects carried in vehicle up to £250 per person per event

Legal expenses

- Costs and expenses limits up to £100,000 for any one claim (£500,000 maximum for any one period of insurance)
- Maximum limit for all compensation awards payable in any one period of insurance £1,000,000
- Option to include debt recovery for amounts exceeding £500

Optional covers available

Material damage – Buildings (if selected)

- Loss of rent up to 15% of the sum insured on buildings or £500,000, whichever is less
- Trace and access, costs and expenses up to £10,000
- Landscaped gardens, costs up to £10,000 for damage caused by the emergency services
- Unauthorised use of utilities up to 10% of the buildings sum insured or £10,000, whichever is less

Specified and unspecified items “all risks” (if selected)

- Limits available up to £20,000

Employee dishonesty (if selected)

- Limits available up to £5,000
- Cover includes auditors’ fees

Personal accident (if selected)

- Maximum selectable benefit any one insured person is £120,000
- Maximum selectable benefit any one insured person is £600 per week
- Includes £5,000 for reasonable funeral expenses
- Cover applies 24 hours per day for any activity unless specifically excluded
- Weekly benefit for Temporary Total disablement paid up to 104 weeks

Business travel (if selected)

- European cover as standard
- Includes overseas medical costs and emergency repatriation expenses as a result of illness or injury up to £10,000,000
- Search and rescue costs of £50,000 per person/ maximum £100,000 per event
- Supplementary hospital costs up to £25,000
- £2,500 for loss or damage to personal property (single article limit £500)
- Passport/visa cover up to £750
- Political and natural disaster evacuation – travel expenses, UK repatriation costs each carry £10,000 limit
- Up to £1,500 for loss/theft of money (£500 limit per person)
- Travel cancellation costs up to £5,000
- Up to £250,000 for consultants’ costs incurred as a result of kidnap

Terrorism (if selected)

- Cover provided up to your sums insured for damage to property and business interruption

Significant Exclusions or Limitations

Applicable to Material Damage and Business interruption

- Excess £250 for each loss, £1,000 for Subsidence
- Excludes damage caused by theft or attempted theft not involving forcible and violent entry to or exit from a building at the premises
- Excludes damage or business interruption caused by storm flood or escape of water in respect of stock contained in the basement of the buildings unless placed on racks or stillages at least 15 centimetres above the floor
- Excludes damage or business interruption caused by faulty or defective design, materials, workmanship or wear and tear
- Excludes damage or business interruption caused by pollution or contamination
- Cover restrictions and additional requirements apply in the event of any buildings becoming unoccupied

Applicable to Money

- Excludes loss of money due to clerical or accounting errors
- Excludes loss from unattended vehicle
- Excludes loss of money due to fraud or dishonesty by any employee where the loss is not discovered within 14 days of the occurrence

Applicable to Employers' liability

- This section does not cover liability for bodily injury caused by work offshore or manual work overseas
- Limit of indemnity in respect of a single act of terrorism is £5,000,000

Applicable to Public and products liability

- Excess £250 for damage to property
- Treatment risk excludes liability in respect of solaria, sunbeds or other ultraviolet emitting tanning devices
- Liability excluded for refunds in respect of treatments given or facilities provided
- Liability excluded for bodily injury arising from treatments provided by an untrained person
- Excludes liability or loss caused by asbestos, asbestos fibres or products containing asbestos or derivatives
- Excludes liability arising from products which are knowingly sold or supplied and exported to the United States of America or Canada
- Excludes manual work away other than collection or delivery
- Excludes liability arising from professional advice given
- Excludes liability arising from product guarantee and recall

Applicable to Goods in transit

- Excess £75
- Excludes contents in a mobile shop
- Excludes loss from an unattended road vehicle unless the vehicle is securely locked during working hours and housed in a securely locked garage out of working hours

Applicable to Specified and unspecified items "all risks"

- Excess £75 for unspecified items
- Excess variable for specified items depending on value
- Excludes theft from unattended road vehicles

Applicable to Legal expenses

- Excess £500 for all contract dispute claims exceeding £5,000
- Excess £200 for costs and expenses on all aspect enquiries claims
- Excludes all Employment dispute claims arising within first 90 days of cover
- Excludes any claim where either at the start of or during the course of a claim you are declared bankrupt, are in liquidation or you are in the care or control of a receiver or administrator.

Applicable to Employee dishonesty

- Excess £250
- Excludes claims for losses not discovered within 24 months

Applicable to Personal accident

- 7 day deferment period applies to Temporary Total Disablement claims
- Cover applies to individuals aged up to 85
- Excludes sickness or disease
- Maximum limit available for persons under 16 – £15,000
- Maximum payable per event is £5,000,000

Applicable to Business travel

- No cover for individuals over 85 years of age at the time of travel
- Excludes cover for travel to dangerous or unsettled areas
- Excludes war risks

General exclusions

- Electronic risks, excludes damage caused by virus or similar mechanism or hacking to computer equipment and systems
- Northern Ireland civil commotion, excludes damage or business interruption in Northern Ireland in consequence of civil commotion
- Nuclear and war risks

Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

Cancellation rights

If you do not want to accept the policy, notification is required within 14 days of receiving the policy or renewal notice. A pro rata charge for the time on cover will be applied, subject to a minimum premium of £50 plus insurance premium tax (IPT).

Claims

To notify a claim please call 0800 302 9055, 24 hours a day, 365 days a year.

Further information

For further information please visit www.zurich.co.uk/commercial

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 authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

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

© Copyright – Zurich Insurance plc 2018. All rights reserved. Reproduction, adaptation, or translation without prior written permission is prohibited except as allowed under copyright laws.

Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich or your broker or insurance intermediary, as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service,
Exchange Tower, London, E14 9SR

Telephone: 08000 234567
(free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available on www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.