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).

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

Claims
To notify a claim please call 0800 302 9055.

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:
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.