

Just Hair & Beauty



JUST HAIR & BEAUTY FREELANCE HAIR & BEAUTY SCHEME SCHEDULE AND CERTIFICATE OF INSURANCE

Policy Number:

Policyholder:

Trading Name:

Address:

Period of Insurance from --/--/---- to Midnight on --/--/----

Business Description: **Freelance Barber, Hairdresser, Beautician, Make-Up Artist and Nail Technician**

Premium	£	Premium Tax 12%	£	Total	£
Section Description			Limit of Indemnity / Sum Insured		
PUBLIC AND PRODUCTS LIABILITY (INCLUDING TREATMENT RISKS) NUMBER OF INSURED PERSONS: 1 EXCESS: £100			£2,000,000 / 5,000,000 (as appropriate)		
EMPLOYERS' LIABILITY NUMBER OF INSURED PERSONS: 0			NOT INSURED		
BUSINESS EQUIPMENT AND STOCK NUMBER OF INSURED PERSONS: 1 EXCESS: £50 (INCREASING TO £100 IF INVOLVING THEFT FROM AN UNATTENDED VEHICLE)			NOT INSURED/ £1,000 TO £20,000 (as appropriate)		
LOSS OF MONEY EXCESS: £25			£500 / NOT INSURED (as appropriate)		

Policy administered by: **Just Hair & Beauty Insurance**
(trading style of ACM Broking Ltd)
Building Research Establishment
Bucknalls Lane
Watford
WD25 9XX
Tel: 01923 894360

Scheme Underwritten by: Covea Insurance Plc



Covea Insurance plc, Norman Place, Reading RG1 8DA.
Registered in England and Wales. No. 613259
Telephone: 0330 221 0444 Fax: 0118 955 2211 Website: www.coveainsurance.co.uk

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277



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The Endorsements shown below apply to your policy.

1 - Work Overseas Extension – Worldwide excluding North America and Canada

The indemnity provided shall extend to apply anywhere in the world, other than North America and Canada, where any **Insured Person** is temporarily engaged in connection with the business of the **Policyholder** up to a maximum of 31 days for any one trip

2 - Treatment Risks Extension

Barbers, Hairdressers, Beauticians, Make-Up Artists and Nail Technicians Treatment Risks Extension

Notwithstanding Exclusion 9 of Section B **We** will indemnify **You** in respect of liability for **Bodily Injury** or **Damage** to property caused by or arising from treatments rendered by **You** in the course of **Your Business** provided that such treatments are restricted to:

1. Barbering including
 - i) cutting, clipping and hair art
 - ii) cut-throat, hot towel, Turkish and wet shaving
 - iii) ear singeing, facial waxing including threading
 - iv) hand, arm, shoulder, neck and head/scalp massage
2. Hairdressing including
 - i) shampoo, setting, drying and cutting hair, colouring (including bleaching, dyeing and tinting), relaxing, hair straightening, hair extensions, permanent waving, normal and special treatment of the hair carried out by a hairdresser
 - ii) Brazilian and Keratin smoothing treatment, colour additives and bonding treatments
 - iii) work on wigs and hairpieces, fitting, cutting and styling of wigs and hairpieces
3. Beautician Treatments including
 - iv) Application of cosmetics, body wraps, facial masks, henna tattoos, exfoliation treatments, false/spray tans, airbrushing and bleaching
 - v) Application of proprietary hair removal preparations including electrolysis, sugaring, threading, epilation and use of tweezers
 - vi) Cellulite/ Stretchmark treatments
 - vii) Eyebrow and eyelash bleaching, plucking, shaping, tinting and threading including extensions and High Definition/ HD Brows
 - viii) Manicure and pedicure (but not chiropody) including the application of acrylic coatings, nail art and nail extensions
 - ix) Massage including Swedish Massage, full body, back, scalp, neck and shoulder, leg and foot massage
 - x) Manicure and pedicure (but not chiropody) including the application of acrylic coatings, nail art and nail extensions



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4. Ear Piercing by gun and stud method only
5. Eye Technician
 - i) eyebrow and eyelash bleaching, plucking, shaping, tinting and threading
 - ii) eyelash extensions and HD (high definition) brows
6. Holistic Treatments including
 - i) aromatherapy
 - ii) hopi ear candles
 - iii) hot stone massage
 - iv) indian head massage
 - v) reflexology
 - vi) reiki
7. Make-Up Artist work including
 - i) bridal hair styling* and make-up
 - ii) period and vintage hair styling* and make-up
 - iii) airbrushing and spray tans
 - iv) application of cosmetic products and henna tattoos
 - v) application, creation, dressing and making of wigs, hairpieces and postiche
 - vi) facial hair grooming and maintenance
 - vii) eyelash extensions, eyelash and eyebrow shaping, plucking, tinting and threading
 - viii) face, hand and body make-up including face and body painting
 - ix) camouflage make-up
 - x) ageing hair styling* and make-up
 - xi) stage hair styling* and make-up including editorials, fashion, film, photoshoots, theatre, TV including HD work
 - xii) provision of make-up lessons

*hair styling involving use of brushes, combs, irons, wands, hairdryers and rollers (heated)

8. Nail Technician work including
 - i) manicures
 - ii) pedicures (but not chiropody) including the application of acrylic coatings, nail art and nail extensions
9. Pamper Parties

In respect of the accepted list of Treatments illustrated above, **excluding Ear Piercing**

10. Trainer

Policy extends to indemnify the Policyholder for legal liability incurred in respect of Teaching/ Tutoring (within the accepted list of Treatments illustrated above) **however** Cover does not attach if the Policyholder owns, manages or controls a training establishment or school



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We will not be liable under this Extension in respect of:

1. the application or use of any lotion, hair dye or other preparation wholly or partly manufactured, produced or treated in any way by **You**
2. usage or mixing of any **Product** contrary to the makers or vendors instructions other than when using colour additives and/or bonding treatments
 - (a) in respect of the requirement to perform a skin test, **You** must:
 - (i) follow the manufacturer instructions
 - (ii) comply with the Just Hair & Beauty Allergy Alert Consultation and Colour Record Card
 - (iii) if using Colourstart, Colourstart's own patch must be used for every colour treatment without exception unless deferring to (i) or (ii) above
3. any treatment involving ultra violet rays, treatment of the eyes, vibro massage other than of the scalp, hypodermic injection, surgical operation or any operation involving the removal of skin
4. the use of sunbeds or solariums
5. any treatment not listed above

SPECIMEN

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Conditions applicable to Treatment Risks Extension

It is a condition precedent to **Our** liability that

1. **You** and any **Insured Person** covered by this policy is deemed as qualified by
 - i) A Certificate received from a course recognised by the Barber, Hairdressing, Beauty and Make-Up industry for the treatments undertaken. In the event of a claim under this Section You shall provide evidence of the relevant qualifications
 - ii) Apprenticeship
 - iii) A minimum of 12 continuous months experience in the relevant trade
2. Razor or clipper blades, steel combs or any item which could pierce the skin whilst in use must be brand new or thoroughly sterilised before use

Acceptable Trades

- Barbers
- Beauticians/ Eye Technicians/ Holistics
- Hairdressers
- Hair Stylists
- Session Stylists
- Make-Up Artists
- Nail Technicians

Freelance Barbers, Hairdressers, Beauticians, Make-Up Artists and Nail Technicians will be deemed as

Working in one or more of the following situations:

- as a mobile client
- from home or home salon
- renting a room/chair in a third party property
- as a session stylist
- on fashion and photo shoots and festivals including pop-up versions(**)
- including demonstration/participation at trade shows, competitions and exhibitions
- on-set including TV, film and theatre sets including red carpet events and bus/van facilities

Notes

- **: running a Team; all assistants must have their own Public Liability/ Treatment Risk Insurance

Reason for Issue

New Business/Renewal

Schedule Dated

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