



JUST HAIR & BEAUTY FREELANCE HAIR & BEAUTY SCHEME STATEMENT OF FACT

Policy Number: **enter**
Inception Date: **enter (start date)**
Renewal Date: **enter (expiry date)**
Policyholder: **enter**
Address: **enter**

Premium inclusive of IPT £ **enter**

Any word or expression given a specific meaning shall be highlighted with a leading capital letter and in bold text within the policy wording.

Fair Presentation of the Risk

You have a duty to make a fair presentation of the risk when **You** first take out this policy and also whenever **You** renew it or ask **Us** to change **Your** cover. **You** should ensure that any information **You** have provided to **Us** and the content of any application form, declaration and / or **Statement of Fact** is accurate and complete. If **You** do not comply with **Your** duty to make a fair presentation of the risk, **Your** policy may not be valid or the policy may not cover **You** fully or at all.

You must also tell **Us** about any facts or changes which affect **Your** insurance and which have occurred either since the policy started or since the last renewal date.

If **You** are not sure whether certain facts are relevant please ask **Just Hair & Beauty**.

You must check all the information contained within this document immediately and tell **Us** if any details are incorrect. **You** should keep a written record (including copies of letters) of any information **You** give **Us** or **Just Hair & Beauty**.

A Key Facts Summary and a copy of the policy wording are available from **Just Hair & Beauty** upon request.

General Details

You or any director or partner of the Trade or business, either personally or in any business capacity:

- Have never been declared bankrupt or insolvent unless now discharged
- Have never been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence other than a motoring offence.
- Have never had any previous insurer decline a proposal, refuse to renew a policy or impose special terms and **conditions**.
- Have never been convicted during the past 5 years of any offence relating to Health and Safety of your employees or members of the public in connection with your business.

Claims History

In connection with The Business or any other business in which you or any director or partner are, or have been involved, and in respect of the cover(s) now granted:

- There have not been any previous losses/claims made for any risks proposed exceeding £5,000 in the last three years.
- There have not been any previous losses/claims made for two losses of the same type or three losses of any type in the last five years whether insured or not.

You have been resident in Great Britain, Northern Ireland, the Channel Island and Isle of Man for 12 months or more

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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Cover Details

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

Public Liability Limit of Indemnity: **£2,000,000 / £5,000,000 any one occurrence**

Optional Additional Covers

Business Equipment and Stock Cover: **Not Insured / £1,000 to £20,000**

Territorial Limits

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands

Work Overseas

The indemnity provided under the Public and Products Liability Section and the Business Equipment and Stock Cover section 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

Endorsements applicable to this policy

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



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3. Beautician Treatments including
 - i) application of cosmetics, body wraps, facial masks, henna tattoos, exfoliation treatments, false/ spray tans, airbrushing and bleaching
 - ii) application of proprietary hair removal preparations including electrolysis, sugaring, threading, epilation and use of tweezers
 - iii) cellulite/ stretchmark treatments
 - iv) eyebrow and eyelash bleaching, plucking, shaping, tinting and threading including extensions and High Definition/ HD Brows
 - v) manicure and pedicure (but not chiropody) including the application of acrylic coatings, nail art and nail extensions
 - vi) massage including Swedish Massage, full body, back, scalp, neck and shoulder, leg and foot massage
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



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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

We will not be liable under this cover 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

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

Additional Information



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How We Use Your Information

The personal information, provided by **You**, is collected by or on behalf of Covea Insurance plc and may be used by **Us**, **Our** employees, agents and service providers acting under **Our** instruction for the purposes of insurance administration, underwriting, claims handling and for research, or statistical purposes.

We may also share **Your** information with reinsurers and regulators, as required by law.

From time to time **We** may need to undertake some of the processing of **Your** data in countries outside of the European Economic Area, and in such cases **We** will ensure that there is an agreement in place which gives equivalent assurances as found in the Data Protection Act 1998.

We will not use **Your** information or pass it on to any other person for the purposes of marketing further products or services to **You**.

We will collect sensitive information when dealing with **Your** policy, **We** will however only collect information that is relevant to **Your** policy, its administration or claims handling.

Your personal information will be kept secure at all times.

Fraud Prevention and Detection

In order to prevent or detect fraud **We** will check **Your** details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes. **We** may also conduct credit reference checks in certain circumstances. **You** can find out further details explaining how the information held by fraud prevention agencies may be used or in which circumstances **We** conduct credit reference checks and how these checks might affect **Your** credit rating by contacting Covea Insurance plc.

Disclosure of Other People's Personal Information

You should show this notice to anyone whose personal information **You** provide to **Us**. **You** must ensure that any such information **You** supply relating to anyone else is accurate and that **You** have obtained their consent to the use of their data for the purposes set out above.

Your Rights

Under the Data Protection Act 1998 **You** have the right of access to the personal information held about **You** by Covea Insurance plc. **You** can exercise this right by contacting **Us**. **We** will make a charge of £10 for dealing with these requests.

You have the right to request that **We** correct any inaccuracies in the personal information **We** hold about **You**. Please contact **Just Hair & Beauty**, or Covea Insurance plc, if **Your** personal information needs updating.

Consent

By providing **Us** with information, **You** also provide **Us** with **Your** consent and that of any other person whose information **You** provide, to the personal information being used for the purposes set out above.

How to Contact Us

Please visit www.coveainsurance.co.uk/dataprotection if **You** would like some more detailed information on how **We** share **Your** personal information.

If **You** have any concerns about **Our** use of **Your** information please write to Customer Relations, Covea Insurance plc, Norman Place, Vastern Road, Reading, RG1 8DA. Telephone: 0330 221 0444. If **You** contact Covea Insurance plc by telephone **Your** call may be recorded for training and evidential purposes.

Choice of Law



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The parties to an insurance contract are free to choose the law that will apply. Unless **We** agree in writing with **You** otherwise, this insurance shall be subject to the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where **You** have **Your** principal place of business. If there is any dispute, the law of England and Wales shall apply.

Registration and Regulatory Information

This insurance cover is provided by Covéa Insurance plc, Norman Place, Reading, Berkshire RG1 8DA. Registered in England and Wales No. 613259.

Covéa Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Our Firm Reference Number is 202277.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6788.

This policy is administered by Just Hair & Beauty Insurance (trading style of ACM Broking Ltd), Building Research Establishment, Bucknalls Lane, Watford, WD25 9XX.

Reason for issue: enter (New Business/Renewal)
Date of issue: enter (date policy purchased)-



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