

Insurance Protection for Hairdressers and Beauty Therapists

Please read this document carefully to ensure it meets your needs. For full terms, conditions and exclusions please refer to your certificate of insurance.

Who is the Insurer?

The policy is underwritten by International Insurance Company of Hannover Limited.

Significant features, benefits and exclusions

The policy satisfies the needs of individuals who wish to be covered by Hair and Beauty Practitioners policy whilst working within the United Kingdom. It will provide for claims made during the currency of the policy. Significant features and benefits include:

Section A – Material Damage (where selected)

Features and Benefits

- Up to £5,000 of Business Equipment and Stock Cover following accidental loss or damage

Significant Exceptions and Limitations

- Theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant unless such property is locked in a boot and out of sight.
- Mechanical or electrical breakdown or derangement
- The first part of any claim – the excess.

Section B – Loss of Money (where selected)

Features and Benefits

- up to £500 physical loss of or destruction of or damage to money

Significant Exceptions and Limitations

- Consequential loss or shortages
- Postal sendings
- The first part of any claim – the excess.

Section C – Public and Products Liability

Features and Benefits

- Public Liability protection against your legal liability for injury to third parties and damage to their property including costs and expenses.
- Products Liability protection against your legal liability compensation costs and expenses following injury or damage by goods that you have sold, supplied, repaired, tested or delivered.
- Legal costs and expenses in defending prosecutions under all relevant health and safety legislation
- Compensation for court attendance as a witness in connection with any claim under the Public and Products Liability Section.

Significant Exceptions and Limitations

- Contamination and Pollution
- Terrorism
- Fines penalties or punitive damages
- Claims arising out of any product which you know, or should reasonably know is to be delivered or used in the USA or Canada.
- The first part of any claim – the excess
- Claims made after the expiry of the policy

How long will my cover last?

The actual validity dates are shown on the Insurance Schedule. The policy is valid for one full year. Please note that the cover will not incept if any payment method is dishonoured. We do not issue policies of more than one year.

What are my cancellation rights?

If this cover does not meet your requirements, you may return the insurance documentation to your insurance intermediary within 14 days of the cover starting or the day on which you receive the documents whichever is the later. We will refund all premiums paid within 30 days from the date we receive the notice of cancellation from you. We will not refund premium if you have made a claim within the 14 days. Please contact us to obtain this refund. Our address is:-

**Compliance Officer, Tasker & Partners, 70 St Mary Axe, London, EC3A 8BE.
Telephone: 020 7623 4133. Fax: 020 7621 9811. e-mail: imanager@taskerpartners.com**

You can cancel outside the 14 day cooling off period but no refund of premium will be made.

How do I claim?

To make a claim you must contact us as soon as possible after the incident giving rise to the claim to declare it. Details of how to make a claim are shown on Page 17 of the policy. Upon receipt of a claim from a third party you must notify us within 14 days of receipt.

If I am unhappy what steps do I take to complain?

If you have any questions or concerns about any aspect of your insurance or the Insurers you should, in the first instance, contact Tasker & Partners Limited. Our address is:-

**Compliance Officer, Tasker & Partners, 70 St Mary Axe, London, EC3A 8BE.
Telephone: 020 7623 4133. Fax: 020 7621 9811. e-mail: imanager@taskerpartners.com**

In the event that you remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to the Insurer. Their address is:-

**Compliance Officer, International Insurance Company of Hannover,
L'Avenir, Opladen Way, Bracknell, Berkshire, RG12 0PE.
Telephone: 01344 397 600. Fax: 01344 397 601.**

What if I am not happy with the outcome of my complaint?

Complaints that cannot be resolved by the Insurer may be referred to The Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Am I covered by the financial services compensational scheme?

Your insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if the insurer is unable to meet its obligations under this contract. A claim under this contract is covered 100% of the first £2,000 and 90% of the remainder of the claim without an upper limit. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th Floor Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website: www.fscs.org.uk.