

Hair & Beauty Certificate of Insurance

For:

Effected by Tasker & Partners Limited

70 St Mary Axe

London

EC3A 8BE

The Proposal or Statement of Fact including the declaration forms the basis of this contract between the Insured and the Underwriters and is deemed to be incorporated herein.

The Insurers provide the Insurance against loss destruction damage injury or liability (as described in this Certificate and subject to its terms provisions exclusions limits and conditions) occurring or arising during any period of Insurance for which the Insured pays the premium.

This is to certify that in accordance with the authorisation granted under the contract reference B1033MC093700J to the undersigned by the International Insurance Company of Hannover Limited and in consideration of the payment of the premium specified herein, the said Insurers are hereby bound.

Provided always that any Section of this Certificate stated to be not insured in the Schedule shall be inoperative.

Several Liability Notice

The subscribing Insurer's obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligation.

Signed on behalf of the Insurers

Dated in London

Tuesday, 02 March 2010

SPECIMEN ONLY

Schedule of Insurance

THE INSURED

The name of the Insured	
The address of the Insured	
The business of the Insured	Hair and/or Beauty Therapist

THE INSURANCE

Type of insurance	Commercial Combined Insurance
Statement of fact	As agreed by the Insured prior to purchase
Premises/situation	As address above
Territorial limits	As specified in the Certificate wording
The premium	£
Taxes	UK Insurance Premium Tax £
Administration fee	£
Total paid	£
The period of insurance	to both days inclusive, and for such further period or periods as may be mutually agreed upon
Retroactive Date	In respect of Section C sub-sections 1 and 2 the retroactive date is the earlier of the Start Date of this policy, or the Start Date of any previous policy issued by us where cover has run continuously.

NOTICE TO THE INSURED

The Statement of Fact agreed by the Insured forms the basis of this Insurance.

We have relied upon the above details to decide whether to accept this Insurance and determining the terms of such acceptance. You must ensure that all the statements that have been supplied by you are accurate and that you have not withheld any material facts, otherwise this Insurance may be avoided.

You must inform us of any change in circumstances which may materially affect this Insurance, if you are in any doubt you should consult us.

Section A – Material Damage		
Item 1	Equipment	£
Section B – Loss of Money		
Item (i)	In transit in the custody of the Insured or his authorised representative (other than a security company)	£
Item (ii)	Whilst contained in a bank night safe	£
Item (iii)	Whilst within the private residence of the Insured	£
Section C – Public & Products Liability		
Sub-Section 1	Public Liability	£
Sub-Section 2	Products Liability	£
Excesses		
Section A		£ 50.00 each and every loss
Section B		£ 25.00 each and every loss
Section C		£ 250.00 each and every loss in respect of third party property damage

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Conditions, Warranties and Exclusions (specific to this Certificate)

TPLUVE Unattended vehicles exclusion

This insurance does not cover 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

TPLSTN Best Practice Warranty

It is warranted that the Insured conducts treatments in accordance with best practice recommendations as prescribed by qualifications from a recognised UK training body, company or product manufacturer.

TPLTRT Treatment Exclusion

This insurance does not cover any claim or claims arising out of or attributable to:

- Advanced skin peeling, including epidermal or micro dermabrasion
- Body or nostril piercing or cartilaginous ear piercing
- Botox
- Chemical treatment of any nature where the instructions from the manufacturer or the qualified and approved distributor have not been followed
- Damage to property from the application of tanning spray
- Electrolysis for red veins, warts, moles, skin tags, milia, or spider naevi
- Eye treatments other than eyelash tinting or the application of cosmetic products
- Hypnotherapy
- Lasers or IPL for hair removal, skin repair/rejuvenation, Telangiectasia, or Acne
- Medical Treatments
- Mesotherapy
- Micropigmentation
- Products made up by the salon or to the salons specification
- Sclerotherapy
- Skin jetting
- Subcutaneous or intramuscular injection(s)
- Sunbeds, sunlamps, or solaria or use of equipment which emits UV rays for therapy or tanning purposes
- Tattooing or Tattoo removal
- Tooth whitening

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