

Underwritten by



JUST HAIR & BEAUTY FREELANCE

Policy Summary

Arranged by



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Policy Summary

This Policy has been specifically designed for Freelance Hair & Beauty Therapists ensuring that you are given essential cover but, that you are not paying for things that you don't need!

The Scheme is underwritten by Royal & Sun Alliance Insurance plc

This policy includes the following covers as standard:

- **Public/ Products Liability**
- **Hairdressers & Beauty Treatment Risk**
- **Business Equipment/ Stock**
- **Money**

Full details of what specific cover you have chosen will be shown in your Certificate of Insurance.

The following tables provide a summary of the main policy features and benefits and any significant exclusions and limitations. For full policy details and our full terms and conditions please refer to the Master Policy Wording and Schedule which are available on request or from www.just-hair-insurance.co.uk

Other Important Information

The Other Important Information section of this Policy Summary explains the following:

- Law and language applicable to the policy
- Our complaints procedure
- How to make a Claim
- Compensation

Policy Cover/Limits of Indemnity

The following shows the benefits and Maximum Amounts we will pay in the event of a claim:

Description of Cover	Limits of Indemnity
<p>Section A Public/ Products Liability</p> <p>Indemnity is provided for legal liability in respect of injury or damage to other persons or property not owned by you</p> <p>Treatment Risk</p> <p>Liability arising out of any treatments undertaken by you</p>	<ul style="list-style-type: none"> • Public Liability -Limit of Indemnity any one occurrence as noted in your Certificate of Insurance • Products Liability – Limit of Indemnity any one period of insurance as noted in your Certificate of Insurance • Treatment Risk – Limit of Indemnity any one occurrence as noted in your certificate of insurance. This is in respect of any treatments noted in the Certificate for which you hold an acceptable qualification
<p>Section B Property Damage</p> <p>Loss of or damage to equipment or stock belonging to you or for which you are responsible.</p>	<ul style="list-style-type: none"> • Loss or damage by an Insured Event or Accidental loss or damage up to the Sum Insured noted in your Certificate of Insurance
<p>Section C Loss of Money</p> <p>Loss of money belonging to you within the premises or whilst in transit</p>	<ul style="list-style-type: none"> • Loss or damage by an Insured Event or Accidental loss or damage up to the Sum Insured noted in your Certificate of Insurance

Significant Exclusions to the Policy

Section A Public/Products Liability
<ul style="list-style-type: none"> • ownership or use of mechanically propelled vehicles • death or injury to any employee • gradual pollution or contamination • Product defects and recall • Liability assumed under contract • Remedying any defect or presence of asbestos in premises disposed of • Fines or penalties awarded by a Court of Law • Radioactive contamination • War and allied risks • Fear of Asbestos • Asbestos Removal • the first £250 of each and every loss in relation to damage to another person's property

Significant Exclusions to the Policy (continued)

Section B Property Damage
<ul style="list-style-type: none"> • Loss or theft not discovered within 7 working days of occurrence • Loss from unattended vehicle unless in a locked boot and out of sight • Loss due to the use of counterfeit Money • Loss or damage arising out of riot or commotion in Northern Ireland • Loss arising from war invasion etc • Damage to data resulting from erasure corruption distortion of information on computer systems • The first £50 of each and every loss. £75 in respect of theft from unattended vehicles
Section C Money
<ul style="list-style-type: none"> • as per Section B except the first £25 of each and every loss increasing to £50 in respect of Theft from Unattended Vehicle

Additional Features and Benefits

Features and Benefits	Significant Limitations
<ul style="list-style-type: none"> • Compensation for Court Attendance – if you are required to attend Court as a witness • Legal Defence costs in defending proceedings arising from a breach of the Health & Safety at Work Act 1974, the Health & Safety at Work (Northern Ireland) Order 1978 or Part II of the Consumer Protection Act 1987 where there has been no actual injury or damage. Limit of Indemnity £250,000 any one period of insurance • Liability for Treatment extends to cover whilst at Exhibitions etc • Liability extends to cover you teaching others • Cover extended whilst temporarily abroad – upto 31 days (USA will need to be referred). This includes Property and Money • Automatic reinstatement of Sum Insured following loss • Theft from Unattended vehicles is covered as long as items are kept out of sight in locked boot 	<ul style="list-style-type: none"> • Cover is only provided in respect of treatments detailed in the Certificate of Insurance • You will need to have gained an acceptable qualification to practice the Treatments detailed in the Certificate of Insurance • There is a sterilisation warranty in respect of the use of scissors and other instruments

IMPORTANT INFORMATION

Who to contact in the Event of a claim

All notifications and correspondence to be referred to:

ACM Broking Ltd
Building Research Establishment
Bucknalls Lane
Watford
Hertfordshire
WD25 9XX

Tel: 01923 894360

Fax: 01923 894361

Email: claims@acmbroking.com

How to cancel your policy

You will need to give 30 days notice in writing to ACM Broking Limited. A return premium will be payable at pro - rata rates plus an administration fee of £10. You will not be entitled to a return premium if a claim has been made during the current Period of Insurance.

OTHER IMPORTANT INFORMATION

Law applicable to the Policy

Both you and we may choose the law which applies to this contract. However, unless you and we agree otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you are based. Full details will be provided in your policy documentation

How to make a complaint

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided we would like the opportunity to put things right.

Our complaints process

Initially, contact us to raise your concern with:

Gary Crowder
ACM Broking Ltd
Building Research Establishment
Bucknalls Lane
Watford
Hertfordshire
WD25 9XX

Tel: 01923 894360
Fax: 01923 894361
Email: garycrowder@acmbroking.com

If your complaint is against Royal & Sun Alliance Insurance plc alone we will pass your complaint to their nominated contact within 24 hours. This will also happen if we believe

that we cannot resolve your complaint without the involvement of Royal & Sun Alliance Insurance plc or there is any query relating to the complaint. The complaints procedure of Royal and Sun Alliance Insurance plc will then apply.

If you remain dissatisfied, you can progress your complaint to Royal & Sun Alliance Insurance plc Customer Relations Office who will carry out a separate investigation to attempt to resolve your complaint and will issue a final decision.

RSA Customer Relations contact details

Customer Relations Office
Royal & Sun Alliance Insurance plc
Dean Clough Industrial Park
Bowling Mill
Halifax HX3 5WA

Tel: 01422 325060 Fax: 01422 325146
Email: crt.Halifax@uk.rsagroup.com

If you are still not satisfied ACM Broking Ltd and Royal & Sun Alliance Insurance plc are regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and you may be able to refer your complaint to them. However, the Financial Ombudsman Service will not adjudicate on any cases where legal action has commenced or where a final decision has not been issued.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Tel: 0845 0801800

Email: complaint.info@financial-ombudsman.org.uk

Website www.financial-ombudsman.org.uk

Timescales

We will acknowledge your complaint within 5 business days of it having been received by us and we will issue you with our final decision letter within 8 weeks

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS

Arranged by

ACM Broking Ltd, utilising the trading style Just Hair & Beauty Insurance. ACM Broking Ltd are independent insurance brokers who are authorised and regulated by the Financial Services Authority. Registered in England (No: 3841776).

Underwritten by

Royal & Sun Alliance Insurance plc (No. 93792).
Registered in England and Wales at St Mark's Court,
Chart Way, Horsham, West Sussex RH12 1XL.
Authorised and regulated by the Financial Services Authority.