

## INSURANCE PRODUCT INFORMATION DOCUMENT

This document provides a summary of the main policy benefits and terms and conditions. Where a word appears in **Bold** type the definition can be found in the policy wording under definitions. The full terms and conditions of the cover and other important information are included in **Your** policy documents.

### What is this type of insurance?

Cover for self-employed or and freelance beauticians. Public Liability and treatment risk included as standard with cover for beauty equipment and a teacher training extension available as optional extras.



#### What is insured?

- ✓ Accidental **Injury** of any person
- ✓ Legal liability for damages to any person, accidental loss or damage to property.
- ✓ Legal liability arising from or in connection with **Acceptable Treatments** undertaken by **You** or any **Employee**

#### Optional Covers

- ✓ Teacher training extension – cover against accidental **Injury** to any person & / or physical loss or damage to material property
- ✓ Stock, tools and equipment



#### What is not insured?

- × Any Public or Products Liability in connection with advice, design or specification provided for a fee
- × Fines and penalties
- × Health and Safety fees for intervention
- × Any unqualified person carrying out any **Acceptable Treatments** (other than washing of hair) unless working under the direct supervision of a **Qualified Person**
- × Any treatment other than **Acceptable Treatments**

#### Optional Covers

- × Teacher training extension - students not working under **Your** direction, control and supervision
- × Stock, tools and equipment - any amount in excess of the Maximum Value any one Item shown in the **Schedule**
- × Any item with a value in excess of the Single Article Limit shown in the **Schedule**
- × Stock, tools and equipment - **Damage** by theft from any vehicle left unattended for the night

## INSURANCE PRODUCT INFORMATION DOCUMENT



### Are there any restrictions to cover?

- ! Certain limitations may apply to **Your** policy e.g.
  - The Excess (the amount **You** have to pay on any claim)
  - Monetary limits for certain covers
  - Clauses which may exclude certain losses or damage

#### Optional Covers

- ! Teacher training extension – only available where:
  - **You** hold a UK Recognised qualification for any treatments **You** are teaching
  - **You** hold a UK Recognised teaching qualification
  - there are no more than 20 students at any one time



### Where am I covered?

- ✓ **Great Britain**, Northern Ireland, The Channel Islands and Isle of Man.



### What are my obligations?

- **You** must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to, and renew **Your** policy.
- Please tell **Us** immediately about changes to the information set out in the application form, Statement of Fact or **Your** schedule



### When and how do I pay?

**You** must pay in full to **Your** insurance intermediary. Please contact **Your** insurance intermediary for further details on payment options.



### When does the cover start and end?

From the starting date (shown on **Your** schedule) for 12 months – and then for the period specified when **You** renew and pay **Your** premium.



### How do I cancel the contract?

**You** may cancel this **Policy** by informing **Us** in writing, and cancellation will be effective from the date of receipt of **Your** instructions.

In the event of cancellation, **We** will refund the premium **You** paid for the rest of the insurance period. **We** will do this only if **You** have not made a claim during the **Period of Insurance**.