



redefining / standards

Date of issue
09 November 2017
Policy number
AC RET 4201689
Policy wording version
CLSH0001P-G

Your policy

Important information

- We have used the information in this document and your statement of fact to provide your insurance. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.
- You may cancel your policy within 14 days of receiving it if for any reason you are dissatisfied or it does not meet your needs. You can find full details of how the policy may be cancelled in the policy wording.

What you need to do next

- Please read the following documents to check the details are correct and that the level of cover meets your needs:
 - The schedule
 - Your statement of fact
 - Certificate of employers' liability insurance
- You should read this information along with your policy wording.
- If you have any questions or need to change any of the details, please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

What's enclosed

- Your statement of fact
- Certificate of employers' liability insurance
- Policy wording

Change of details?

Please contact your insurance adviser if any of these details need to be changed

Your broker's details

Name	PREMIER BUSINESSCARE
Agency number	0608609

Your schedule

Retailers Insurance

Your details

The insured	Mrs Anna White Trading as Mrs Anna White Trading as Nivine Skin Aesthetics & Beauty, Nivine Skin Aesthetics & Beauty
Correspondence address	5 Whitegate Drive Blackpool Lancashire United Kingdom FY3 9AE

Helpful information

• **The Insured** is the person, firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim.

Your premium

Premium	£394.23
Insurance Premium Tax (IPT) at the current rate	£47.31
Total amount payable	£441.54

Your period of insurance

Date this policy starts	15 November 2017
Date this policy expires	14 November 2018
Renewal date	15 November 2018

Your business description

Business activity	Beauty Salon
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• The **Business description** is the activities you are covered for.

Your property to be covered

Property 1

Nivine Skin Aesthetics & Beauty

Address	5 Whitegate Drive Blackpool Lancashire United Kingdom FY3 9AE
Business description at this location	Beauty Salon
Buildings section	✗ not covered
Contents section	✓ covered
Subsidence, ground heave and landslip	✗ not covered
Accidental damage	✓ covered
Target Stock	✗ not covered
All other stock	£10,000
All other contents	£50,000
Deterioration of stock	✗ not covered
Money cover	✓ covered
Money during business hours	£2,500
Money in bank night safe	£2,500
Money held in safe when closed for business	£3,000
Money in transit	£2,500
Money not in a safe when closed for business	£500
Business interruption section	✓ covered
Gross profit	£100,000
Indemnity period	24 months
Book debts cover	✗ not covered
Specified all risks section	✗ not covered
Loss of licence section	✗ not covered

► The **Business description** is the activities you are covered for.

► **Target Stock** should include items such as: cigarettes and tobacco, fur clothing, leather clothing, jewellery and watches, precious metals and wines and spirits.

Endorsements that apply to property 1

These endorsements only apply to this property. For other endorsements please look at each of the properties covered, as well as the overall policy endorsements. Any words in bold print are defined terms and you can find more information about these in your policy wording.

► An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

9 - Proprietary supplies exclusion

Proprietary supplies exclusion

We will not cover legal liability under the Public and products liability section caused by or arising from products

1. marketed under **your** own registered trade name or any trade name in which **you** have a financial interest or a legal right to
2. mixed, packaged, labelled or re-labelled by you

16 - Heat treatments exclusion

Heat treatments exclusion

We will not cover legal liability under the Public and products liability section caused by or arising from the use of or advice or product provided in connection with the following

1. laser or intense pulsed light
2. sun-beds, sun lamps, solaria or UV light
3. infra-red heat
4. sauna, steam bath or spa treatments

18 - Treatment cover

Treatment cover

Part 2 of the Design and advice treatment exclusion under the Public and products liability section under 'What is not covered' is amended to read as follows.

We will not cover legal liability for **bodily injury** arising out of the prescription, recommendation or administration of any treatment (other than first aid treatment) or any therapy, medicine or product in connection with the following

1. Acid or skin peeling
2. Advanced electrolysis (red veins, warts, skin tags, moles, milia or birthmarks)
3. Any treatment involving the use of ultrasonic frequency
4. Body piercing (other than non-cartilaginous ear piercing)
5. Bio Dynamic therapy
6. Biosthetics
7. Clinical aromatherapy
8. Cosmetic treatment by injection into skin or vein
9. Electro-Mechanical slimming treatments or electro therapy
10. Fitness training or sports therapy
11. Garra Rufa treatments
12. Hair transplants or trichology
13. Hopi candles
14. Hydrotherapy
15. Infra-Red treatments or treatments involving the use of lasers
16. Lontophoresis
17. Lymph Drainage treatment
18. Micro pigmenting or tattooing
19. Polarity therapy
20. Re-Balancing
21. Re-Birthing
22. Tinting, dyeing, bleaching, permanent waving or special treatments of hair or scalp if **you** do not follow the maker's or vendor's instructions regarding making skin tests before use and/or subsequent procedures required or recommended by them before treatment is given.

20 - Unsupervised trainees exclusion

Unsupervised trainees exclusion

We will not cover legal liability under the Public liability section for **bodily injury** arising out of the prescription, recommendation or administration of any treatment (other than first aid treatment) or any therapy, medicine or product by a person with less than two years experience unless supervised by a person with greater than two years experience or who holds a recognised qualification or certificate to practice the **business** described in the schedule.

Minimum standard of security required for property 1

Level 2

Intruder alarm protection required for property 1

No intruder alarm protection is required at this premises

Excesses that apply to property 1

The excesses below only apply to this property.

➤ **Excess** is the first part of each and every claim paid by you

cover	excess
Damage caused by fire, lightning, explosion, aircraft.	£0
Damage caused by flood.	£300
Damage caused by subsidence, ground heave or landslip.	* not covered
All other damage where an excess applies.	£300

Other policy covers

Theft of money by employees cover	* not covered
Public & products liability section	✓ covered
Limit of indemnity	£2,000,000
Work away other than collection or delivery	* not covered
Employers' liability section	✓ covered
Limit of indemnity - A	£10,000,000
Limit of indemnity - B	£5,000,000
Goods in transit cover	✓ covered
Maximum limit per vehicle	£ 2,500
Legal expenses section	* not covered
Terrorism section	* not covered

➤ **Employers liability** details of what is covered under limit A and limit B can be found within the Employers liability section of your policy wording.

➤ **Goods in transit** details can be found within the Contents section of your policy wording.

Excesses that apply to other policy covers

The excesses below apply to your policy.

➤ **Excess** is the first part of each and every claim paid by you

cover	excess
Public liability (third party property damage and tenants liability).	£300