

## Policy Reference:

This document states **your** policy limits for types of claims and if there are any **endorsements** to **your** policy wording that may add or remove the coverage stated in **your** policy wording. The **insurer's** liability is several and each **insurer** is liable only for the insurance cover provided in respect of that Section indicated under the **schedule**. In issuing this policy with the relevant limits and endorsements, **we** have relied on the information provided in the statement of fact and **you** must therefore make sure that **you** have taken all reasonable care to honestly provide this information and that to the best of **your** knowledge and belief, it is accurate. If **you** don't **your** policy may be cancelled, treated as if it never existed and **your** claim may be rejected or not fully paid.

If **you** are in any doubt, **you** should speak to **your** insurance broker.

## BROKER DETAILS

Name: Towergate Health & Beauty

Address: Kings Court, London Road, Stevenage, SG1 2GA

Tel: 0344 892 1602

## CORRESPONDENCE DETAILS

Name	Ms Charlotte McNeill
Correspondence Address	866 Newport Road, Rumney, Cardiff, CF3 4LJ, United Kingdom

## POLICYHOLDER

Insured Name	Cardiff Beauty Clinic Ltd
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## COMPANY

Business (Company) Name / Trading Name	Cardiff Beauty Clinic Ltd
Primary Trade	Beauty Salon
Incorporation Date	2016

## IMPORTANT INFORMATION

Date of Issue	18/08/2022
Effective Date	07/09/2022
Expiry Date	06/09/2023
Reason for Issue	Renewal
Insurance Premium	£3059.91
IPT (Insurance Premium Tax at the current rate)	£367.19
Policy Production Fee	£382.49

# Salon Schedule

Total Payable £3809.59

## PROPERTIES

Risk Address 866 Newport Road, Rumney, Cardiff, CF3 4LJ, United Kingdom

## PROPERTY SUMS INSURED

### BUILDING OF THE PREMISES

Buildings Sum Insured	£0
Tenant's Improvements Sum Insured	£5,000
Subsidence Cover	No

### CONTENTS OF THE PREMISES

Trade Fixtures & Fittings including Computer and Electronic Equipment	£101,727
Stock of Clothing	£0
Stock In Trade	£1,000
Laser Equipment	£4,000

## COVERAGE FOR ALL PREMISES

### BUSINESS MONEY

Maximum amount money left on the premises after business hours in a locked safe	£3,500
Maximum amount of money held in a bank night safe and in the Salon during business hours	£4,000
Money in transit, in a bank night safe and in the Shop during business hours	£4,000

### PERSONAL ACCIDENT (ASSAULT)

Personal Accident (Assault)	Included
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### GLASS BREAKAGE

Glass Breakage	Included
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## GOODS IN TRANSIT

Goods in Transit

Included

## LIABILITY COVER

Public and Products Liability	£5,000,000
Treatment Liability	£1,000,000
Employers Liability	£10,000,000

## BUSINESS INTERRUPTION

Business Interruption	£600,000 Over 24 months
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## ACCOUNTS RECEIVABLE

Bad Debt Cover	£0
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## LOSS OF LICENCE

Loss of Alcohol Licence	£0
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## ALL RISKS ON SPECIFIED EQUIPMENT

Detailed Specific Equipment	Not Provided
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## COMMERCIAL LEGAL PROTECTION

Description	Limit
Cover	£100,000 any one event

## PROFESSIONAL TREATMENT LIABILITY

### Treatment Categories

- Treatment category 1 - Hairdressing
- Treatment category 2 - Nails/Cosmetics
- Treatment category 3 - Facial/Ear/Body Treatments
- Treatment category 4 - False Tanning/Hair Removal
- Treatment category 5 - Toning tables
- Treatment category 6 - Sauna
- Treatment category 7 - Sunbeds
- Treatment category 8 - Basic Electrolysis
- Treatment category 9 - IPL Hair removal
- Treatment category 10 - Holistic Therapies
- Treatment category 11 - Massage
- Treatment category 12 - Red Veins/Skin tags
- Treatment category 13 - Anti Wrinkle/Body Toning
- Treatment category 14 - Acids/Chemical Peels
- Treatment category 15 - Micropigmentation
- Treatment category 16 - Micro dermabrasion/Skin rejuvenation

### Insured/Not Insured

- Not Insured
- Insured
- Insured
- Insured
- Not Insured
- Not Insured
- Not Insured
- Insured
- Insured
- Not Insured
- Not Insured
- Insured
- Insured
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- Insured
- Insured

Treatment category 17 - Sclerotherapy	Insured
Treatment category 18 - Laser Hair Removal (Skin Type 1 – 4)	Not Insured
Treatment category 19 - Ear piercing (cartilaginous)	Not Insured
Treatment category 20 - Hopi Ear candles	Not Insured
Treatment category 21 - Skin Rejuvenation by Laser/IPL	Insured
Treatment category 22 - Counselling	Not Insured
Treatment category 23 - Laser therapy	Not Insured
Treatment category 24 - Advanced Micropigmentation	Not Insured
Treatment category 25 - Sports Massage	Not Insured
Treatment category 26 - Micro Needling/Dermaroller	Insured
Treatment category 27 - Laser Hair Removal (Skin Type 5 and 6)	Not Insured
Treatment category 28 - Advanced Cosmetic Procedures	Not Insured
Treatment category 29 - Cryolipolysis	Insured

## GLOBAL ENDORSEMENTS & CONDITIONS PRECEDENT

### Salon Endorsement 1 - Treatment Liability Cover

Notwithstanding any exclusion to the contrary the Public and Products Liability Section extends to include liability arising from the Treatments listed in **Your Schedule** as further described in Appendix 1

The most **We** will pay in any one **Period of Insurance** as a result liability arising out of such treatments is noted in **Your Schedule** under the heading of Treatment Liability.

### Salon Endorsement 2 - Capital Additions Increased Limit

The limit under the Property Damage Acquisitions extension for **Contents, Tenants Improvements and Computer and Electronic Business Equipment** is increased to £100,000 or 10% of the sum insured whichever is the lesser.

### Salon Endorsement 3 - Clearance of Drains Increased Limit

The limit under the Property Damage Clearance of Drains extension is increased to £10,000 in respect of any one claim.

### Salon Endorsement 4 - Exhibitions Increased Limit

The limit under the Property Damage Exhibitions extension is increased to £10,000 in respect of any one claim.

### Salon Endorsement 5 - Flat Roof Condition

It is a condition precedent to Our liability that where Your Premises has a flat roof at least every 24 months the following checks and works are undertaken by a professional contractor

- i) all external guttering, gullies and down-pipes at the Premises to be inspected for damage and blockages;
  - ii) all flat roofed areas at the premises are checked to ensure they are weather-tight and in good condition: and
  - iii) any Damage or blockage discovered is repaired or and waste matter removed
- Records of the checks and works undertaken are to be made available to Us on request.

### Salon Endorsement 6 - Minimum Standards of Security Condition – Outbuildings Exemption

The Property Damage condition titled Minimum Standards of Security shall not apply to any outbuildings sheds greenhouses or buildings of similar nature which do not form part of the main building at the **Premises**.

### Individual Endorsement 7 - Teacher training extension cover

**We** will indemnify **You** against all sums that You become legally liable to pay as **Compensation and Costs and Expenses** as a result of accidental **Injury** to any person or accidental loss of or **Damage** to property occurring within

the policy territories in connection with the **Business** during the **Period of Insurance** caused by any of **Your** students but only whilst such person is working under your direction, control and supervision provided that:

- a) **You** would have been entitled to cover under this section if the claim had been made against **You**
- b) the full conduct and control of all claims is given to us
- c) such person is not entitled to cover under any other insurance
- d) the maximum amount **We** will pay under this extension for the total of all **Compensation** and **Costs and Expenses** during any one **Period of Insurance** is the limit of indemnity stated in the **Schedule**
- e) **You** have complied with all conditions relating to professional treatments
- f) the **Injury** is as a result of a treatment **You** are covered for under this **Policy**.

## Individual Endorsement 8 - Case Studies Cover

**We** will indemnify **You** against all sums that **You** become legally liable to pay as **Compensation** and **Costs and Expenses** as a result of accidental **Injury** to any person as a result of case studies carried out as required to complete any training course, which **You** undertake whilst undergoing training as a student.

## Endorsement 9 - Third Party Injury - Retroactive Cover

We will pay for Your legal liability under the Public and Products Liability Section for bodily Injury prior to the inception date shown on Your Schedule, where the claim is first notified to You during the Period of Insurance. We will only pay You if You are unable to claim under Your previous insurance policy due to the Public and Products Liability Section being written on a claims made basis. Provided that:

- 1. Your inability to obtain cover under a previous policy is not due to
  - a) that bodily Injury being excluded under the terms of that policy or insurance
  - b) the breach of any policy condition, non-disclosure, misrepresentation or concealment of relevant information
  - c) the exhaustion or inadequacy of the indemnity limit
  - d) the insurer:
    - i. having entered into a scheme or arrangement with its creditors or being in administration or liquidation
    - ii. not being able to meet its liabilities
- 2. We will not cover any Injury which occurred 12 months prior to the inception date of this Policy shown in Your Schedule
- 3. The terms, conditions and exclusions of this Policy shall apply to any such claim as if the claim had occurred during the Period of Insurance.

## Salon Endorsement 10 - Heating Condition

It is a condition precedent to Our liability under Section 1 – Property Damage that Your Premises is heated solely by a gas or oil fired fixed central heating system.

## EXCESSES

The Excess is the amount of each loss that You are responsible for. Unless stated otherwise on this Schedule, the Excesses applicable to each section are as follows.

SECTION	MINIMUM EXCESS APPLICABLE
The Buildings of the Premises	£500
The Contents of the Premises	£500

# Salon Schedule

Laser Equipment	£1,500
Business Money and PA Assault	£500
Glass Breakage	£50
Goods In Transit	£100
Employers Liability	NIL
Public/Products Liability	£100
Treatment Liability	£1,500
Accounts Receivable	£250
Loss of Licence (optional)	N/A
All Risks Specified Items (optional)	£250 unless specified otherwise
Commercial Legal Expenses	NIL
Optional Extension - Subsidence, Ground Heave, Landslip	£1,000
Theft by Employee	£250

## APPOINTMENT OF BROKER EXPRESS

The **Insurers** have appointed Broker Express ('Broker Express') to administer **your** insurance on their behalf. This policy is issued in accordance with the authorisation **insurers** have granted to Broker Express under the terms of a contract between the **insurer** and Broker Express. This contract makes Broker Express the agent of the **insurer** and gives them the authority to perform certain acts on the **insurer's** behalf but does not affect **your** rights to claim or make a complaint.

## ABOUT BROKER EXPRESS

Broker Express is a trading name of Eaton Gate which is registered in England (No. 9825821) at 2 Eaton Gate, London, SW1W 9BJ and is authorised and regulated by the Financial Conduct Authority (FRN 773194). Eaton Gate is an intermediary and not an insurer. Eaton Gate has not made any personal recommendation regarding the sale of this policy.

Eaton Gate can be contacted:

By telephone: 0333 234 1741

By e-mail: [info@egmgu.co.uk](mailto:info@egmgu.co.uk)

In writing at: Eaton Gate MGU Ltd, 20 St Dunstan's Hill, London, EC3R 8HL

For further details on how **your personal data** is used by Eaton Gate, please check its [Privacy Policy](#).

## YOUR INSURERS

## ALL SECTIONS OTHER THAN COMMERCIAL LEGAL EXPENSES ARE PROVIDED BY:

Insurer: Accelerant Insurance Europe SA

Registered Number: 0758.632.842

# Salon Schedule



Registered Office: Bastion Tower, Level 20, Place du Champ de Mars 5, 1050 Brussels  
Website: <https://accelins.com/>  
FCA Registration Number: 940712  
Complaint Address: The Complaints Manager, 20 St. Dunstan's Hill, London, EC3R 8HL  
Complaints Email: [complaints@egmgu.co.uk](mailto:complaints@egmgu.co.uk)

Accelerant Insurance Europe SA is an insurance company authorised by the National Bank of Belgium and regulated by the Financial Services and Markets Authority (FSMA) (Ref. 3193). Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

For further details on how **your personal data** is used by the **Insurer**, please check its Privacy Policy.

## THE COMMERCIAL LEGAL EXPENSES SECTION IS PROVIDED BY:

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Insurer: ARAG Plc on behalf of AmTrust Europe Limited  
Registered Number: 102585818  
Registered Office: 9 Whiteladies Road, Clifton, Bristol, BS8 1NN  
Website: [www.arag.co.uk](http://www.arag.co.uk)  
FCA Registration Number: 452369  
Complaint Address: Customer Relations, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

ARAG plc is authorised and regulated by the Financial Conduct Authority, Firm No. 452369

For further details on how **your personal data** is used by the Insurer, please check: [Privacy Policy](#) (ARAG) and [Privacy Policy](#) (AmTrust).

## MAKING A CLAIM

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If **you** wish to make a claim, **you** should contact **us** as soon as possible. **You** should not settle, reject, negotiate or agree to pay any claim without **your Insurer's** written permission.

For claims under Sections 1-10 of **your policy** and optional extensions:

**0333 234 1734**

For claims under Sections 11 of **your policy**:

**0330 303 1955 or 0117 917 1698**

**LEGAL AND TAX ADVICE - 0330 30 31 470**

If **You** have a legal or tax problem relating to **Your** business, **We** recommend **You** call **Our** confidential legal and tax advice helpline. Legal advice is available 24 hours a day, 365 days a year, and tax advice is available between 9am and 5pm on weekdays (except bank holidays).

The advice covers business-related legal matters within UK and EU law or tax matters within the UK. **Your** query will be dealt with by a qualified specialist experienced in handling legal and tax-related matters. Use of this service does not constitute reporting of a claim.

## REDUNDANCY APPROVAL - 0330 303 1955 or 0117 917 1698

**We** can arrange for specialist advice if **You** are planning redundancies. This will assist **You** to implement a fair selection process and ensure that the redundancy notices are correctly served. This service is available between 9am and 5pm on weekdays (except bank holidays), subject to a charge.

## CRISIS COMMUNICATION - 0344 571 7964

If **You** are concerned about an event that may result in negative publicity which could affect **Your** business, **You** can access professional public relations support from **Our** Crisis Communication experts.

Where possible, initial advice for **You** to act upon will be provided over the phone, but if **Your** circumstances require professional work to be carried out in advance of any actual adverse publicity, such services are available on a consultancy basis and subject to **You** paying a fee.

Where an event has led to actual publicity online, in print or broadcast, that could damage **Your** business, **You** are insured against the costs of crisis communication services under Insured Event 10 when **You** use this helpline.

## COUNSELLING ASSISTANCE 0333 000 2082

For an employee (including family members permanently living with them) needing confidential help and advice, **Our** qualified counsellors are available to provide telephone support on any matter that is causing **Your** employee upset or anxiety from personal problems to bereavement.

## LEGAL SERVICES WEBSITE - [www.araglegal.co.uk](http://www.araglegal.co.uk)

With **Your Policy** **You** get free access to **Our** legal services website using the following code, X123KC79BB5, which allows **You** to create many online documents and guides which can help **Your** business with everything from employment contracts and settlement agreements to leases and health & safety statements. For a small additional charge, **You** can have complex documents checked by a solicitor.

## CUSTOMER COMPLAINTS

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If **your** complaint is about the way **your policy** was sold to **you** please contact **your** insurance broker or intermediary firm who arranged **your** policy for **you**. Their address and telephone number are shown on **your** schedule.

If **your** complaint is about a claim made under **your policy** please contact the **Insurer's** claim administration team. Their address and telephone number are shown above.

Eaton Gate is dedicated to resolving **your** complaint so if **you** fail to reach **your Insurer** or have a complaint about your Policy or wish to discuss a complaint **you** have with **your Insurer**, please contact the Eaton Gate customer services team;

- Telephone: 0333 234 1741
- By e-mail: [complaints@egmgu.co.uk](mailto:complaints@egmgu.co.uk)
- In writing to: Customer Services Manager, Eaton Gate MGU Ltd, 20 St Dunstan's Hill, London, EC3R 8HL

## TERRITORIAL LIMITS

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The **Territorial Limits** of this **Policy** other than the Legal Expenses Section are:

Great Britain, Northern Ireland, The Channel Islands and the Isle of Man

The **Territorial Limits** for the Legal Expenses Section are detailed in the **Policy** wording



## HOW WE USE YOUR PERSONAL DATA AND WHO WE SHARE IT WITH

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### Insurance Underwriting and Administration

The information that **you** provide to **us** may be used for purposes of insurance underwriting and administration or claims processing and payment by **us**, **our** associated companies, suppliers and service providers, agents, and by reinsurers. From time to time this information may be disclosed to regulatory or statutory bodies for the purposes of monitoring and enforcing **our** compliance with the relevant regulatory code or rules. **Your** information may also be used for the purposes of calculating renewal terms as well as crime prevention, statistical analysis and research and development.

This information may be transferred outside of the European Economic Area for any of these purposes and for system administration. Should this happen **we** will ensure that anyone receiving **your** information agrees to handle this information to the same standard and level of protection as if **we** were dealing with it.

If **you** pass **us** any information relating to any other person, **you** confirm that they have given **you** permission to provide it to **us** and that they give permission for **us** to process their **Personal Data** and that **you** have explained to them who **we** are and what **we** will use their data for.

**We** will hold this information for a reasonable period of time to ensure that a clear and complete history of insurance enquiries, applications, policy records and transactions is maintained

The information provided will be treated in confidence and in compliance with the **Data Protection Regulations**.

### Claims Handling

In assessing any claim, **we** or **our** agents will likely consult any publicly held information which may include but will not be limited to: electoral roll, bankruptcy or insolvency records, county court judgments, repossessions and such like. This information may also be shared with other insurers and **our** agents and suppliers. Please check **our** Privacy Policy for details of these third parties.

### Credit Searches or Third Party Information Sources

In considering **your** application for this **Policy** **we** or our agents may consult a number of data agencies and credit reference agencies to assess insurance risk, to establish **your** identity, to maintain policy records and to combat fraud. **We** or our agents may also pass on information that **we** hold about **you** and **your** payment record to credit reference agencies. This information may be used by other credit lenders for making credit decisions about **you** and other people to whom **you** are financially associated for fraud prevention, money laundering reasons or for tracing debtors. Please check our Privacy Policy for details of these third parties.

- approved service providers or suppliers or other group companies that provide support services;
- fraud prevention or credit reference agencies or other agencies that carry out work on **our** behalf such as the Insurance Fraud Bureau (IFB);
- other insurers, reinsurers, underwriters, regulators, law enforcement, Ombudsman services or the Claims and Underwriting Exchange (CUE) or ELTO (see below);
- purchasers of the whole or part of **our** business;

The Claims and Underwriting Exchange Register (CUE) run by Motor Insurance Bureau (MIB Ltd). The aim is to help **Us** to check information provided by **You** and also to prevent fraudulent claims. These registers may be searched in considering any application for insurance in connection with the **Policy**. **We** will pass any information relating to any incident which may or may not give rise to a claim under the **Policy** and which **You** have to notify **Us** of in accordance with the terms and conditions of the **Policy**, to the relevant registers.

In accordance with the Employers Liability Insurance: Disclosure by Insurers (no 4) Instrument 2013 made by the Financial Conduct Authority (FCA) **we** will be required to provide some of your information to the Employers Liability Tracing Office (ELTO). The information that **we** supply in accordance with this requirement will be added to an electronic database that will be managed by ELTO. The information supplied to the ELTO will include:

- policy number(s)
- employers' current names and addresses
- coverage dates
- Her Majesty's Revenue and Customs Employers Reference Numbers

We may ask credit reference agencies to give **you** a credit score, which may affect **your** insurance application. We may also use information relating to **you** and **your** property supplied to **us** by other third parties.

## Fraud Protection

In order to prevent fraud, **we** may, at any time:

- share information with other organisations or public bodies (such as the Police) about **you**;
- undertake credit searches or additional fraud searches;
- check and file **your** details with fraud prevention agencies or on registers of claims that are shared with insurers.

If **you** give **us** false or inaccurate information and fraud is suspected, it will be recorded.

## Automated Decisions

We may use automated tool with decision making to assess **your** insurance application, such as price rating tool, flood, theft and subsidence area checks. These automated decisions will produce a result on where **we** are able to offer insurance, the appropriate price for **your** insurance policy or whether **we** can accept **your** claim. If **you** object to an automated decision **we** may not be able to offer **you** an insurance quotation or renewal.

## Your Rights

Unless subject to an exemption under the **Data Protection Regulations**, **you** have the following rights with respect to **your personal data**:

- **You** have the right of access to **your personal data** we hold and to any correction of this if it is found to be inaccurate or out of date. In the event of any dispute regarding rectification of **your personal data**, **you** may request a restriction to be placed on further processing. **We** will only keep **your personal data** for as long as is necessary to provide **you** with the products and services to meet **our** legal obligations.
- **You** may request **us** to transmit **your personal data** directly to another **data controller**.
- **You** have the right to request erasure of **your personal data**, although **we** may refuse to comply with **your** request where **your personal data** is processed on a lawful basis. Where **your personal data** has been shared with others, **we** will notify those using **your personal data** to comply with **your** request.
- **You** have the right to lodge a complaint to the regulatory authority if **you** feel **we** have not lawfully processed **your personal data** or suitably responded to **your** requests or rectified **your personal data** in the time permitted.

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Eaton Gate MGU Limited (FRN 773194) is authorised and regulated by the Financial Conduct Authority (FCA).