

**Salon Gold Freelancers Policy Schedule**

Client Ref: DANI10LI01

**Policyholder:** Danielle Hicks Spmu Ltd Trading As Danielle Hicks Spmu  
**Address:** 12 Plantation Road Leighton Buzzard Bedfordshire  
**Postcode:** LU7 3HR  
**Business:** Beauty Therapist

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**Policy Ref:** DANI10LI01  
**Effective Date:** 01/06/2018      **Expiry Date:** 31/05/2019  
**Date of Issue:** 08/05/2018      **Renewal Date:** 01/06/2019  
**Renewal Premium:** £316.96  
**Includes IPT** £33.96

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**Your Agent is:** **Salon Gold (Henry Seymour & Co)**      **Agency No: 508008AAA**  
**Address:** 223 Wickham Road  
Croydon  
Surrey  
**Postcode:** CR0 8TG  
**Telephone No:** 0208 655 0444  
**Email Address:** customerservices@salongold.co.uk

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**Notice to Policyholder****Financial Services Compensation Scheme**

The Underwriters are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. Such claims are protected for 90% without any upper limit. For compulsory classes of insurance the claim will be met in full. Further information about the compensation scheme is available from FSCS. Information can be obtained on request, or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)

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**If after reading your schedule you have any questions, please contact Salon Gold (Henry Seymour & Co.)**

Agreement Number 508008DAA  
Unique Market Reference Number B6839508008DAA  
Version 2017

### Legal Liabilities Section

Cover		Indemnity Limit
Employers Liability	<b>Not Insured</b>	
Public Liability	<b>Insured</b>	<b>£3,000,000</b>
Third Party Property Damage Excess £50		
Products Liability	<b>Insured</b>	<b>£3,000,000</b>
Professional Treatment Risk	<b>Insured</b>	<b>£3,000,000</b>
Financial Loss	<b>Insured</b>	<b>£10,000</b>

### Business Equipment All Risks Section

**Insured**

**Specified Equipment away from the Premises**

Description	Sum Insured	Territory	Single Article Limit
Stock and Business Equipment	£5000	2	£2500

Excess £100

### Money and Assault Section

**Insured**

Cover	Sum Insured
Money in Transit & Bank Night Safe	£500
Money on contract sites	£500
Money at private home or residence as described in the Policy	£500
Money on the Premises during Business Hours	£500
Money on the Premises outside Business Hours not in a locked safe	£500

**Assault Cover**

Death, Loss of Limb, Loss of Sight	£25,000
Permanent Total Disablement	£10,000
Incurred Medical Expenses	£150
Temporary Total Disablement (Weekly)	£75 weeks payable 104
Temporary Partial Disablement (Weekly)	£75 weeks payable 104

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### Legal Expenses

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Cover	Limit of Indemnity
<b>Legal Expenses</b>	<b>£100,000</b>
<b>Option 1 – Gold</b>	<b>Not Insured</b>
<b>Included within the Cover</b>	
<ul style="list-style-type: none"> <li>• Employment Compensation Awards</li> <li>• Employment Restrictive Covenants</li> <li>• Tax Protection</li> <li>• Property Disputes</li> </ul>	

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- Legal Defence
- Compliance and Regulation
- Statutory Licence Appeals
- Loss of Earnings
- Employees Extra Protection
- Crisis Communication
- Legal & Tax advice
- Counselling Helpline

## Option 2 – Silver

Insured

- Tax Protection
- Legal & Tax advice
- Counselling Helpline

Register at [www.arag.co.uk/docs](http://www.arag.co.uk/docs) with promotional code **X1232K545CA3**

## Personal Accident Section

**Cover**

**Not Insured**

**Operative Time**

**24 hours**

## Insured Persons

**No. Name**

**Date of Birth**

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<u>Description</u>	<u>Sum Insured</u>
1. Accidental Death	£ 0
2. Loss of one Limb	£ 0
3. Loss of Sight in one Eye	£ 0
4. Loss of two or more Limbs	£ 0
5. Loss of Sight in both Eyes	£ 0
6a. Loss of one Limb and Loss of Sight in one Eye	£ 0
6b. Loss of Speech	£ 0
6c. Loss of Hearing in One Ear	25% of 6a
Loss of Hearing in Both Ears	£ 0
7. Permanent Total Disablement	£ 0
8. Temporary Total Disablement payable per week	£ 0
Benefit Period 104 weeks	
Deferment Period 7 days	
9. Temporary Partial Disablement payable per week	40% of 8
Benefit Period 104 weeks	
Deferment Period 7 days	
Permanent Disability (Continental Scale)	
1. Loss of four fingers and a thumb	50% of Permanent Total Disablement
2. Loss of four fingers	25% of Permanent Total Disablement
3. Loss of a thumb:	
a. Both joints.	25% of Permanent Total Disablement
b. One joint.	10% of Permanent Total Disablement
4. Loss of each finger:	
a. Forefinger.	20% of Permanent Total Disablement
b. Three joints.	10% of Permanent Total Disablement
c. Two joints.	4% of Permanent Total Disablement
d. One joint.	2% of Permanent Total Disablement
5. Loss of toes:	
a. All toes – one foot.	15% of Permanent Total Disablement
b. Big toe – both joints.	10% of Permanent Total Disablement
c. Big toe – one joint.	5% of Permanent Total Disablement
d. Other than big toe – each	5% of Permanent Total Disablement
6. Shoulder or elbow.	25% of Permanent Total Disablement
7. Wrist, hip, knee or ankle.	20% of Permanent Total Disablement
8. Lower jaw by surgical operation.	30% of Permanent Total Disablement
9. Any permanent partial disability not listed above	Maximum of 100% of Permanent Total Disablement
Quadriplegia – included	£100,000
Total & Incurable Insanity	£ 0
Rehabilitation Expenses	£500 per month up to a maximum of 6 months
Counseling / Information Service	Included
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<b>Optional Extensions Operative</b>
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We will provide cover for the standard treatments listed under the following trade categories:

Beauty Therapist                      1 person(s)

We will provide cover for the following **Additional Treatments**:

Micropigmentation                      1

<b>Special Conditions</b>
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Applying to all Sections

**Sterilisation**

Cover provided by Sub-Section Public and Products Liability extends to include claims arising from infectious disease provided that We shall not be liable under this Section unless

1. Any razor or clipper blades, steel combs, electrolysis needles or any item which could pierce the skin while in use is brand new or thoroughly sterilised before use
2. All disposable needles have been disposed of immediately into a sharps container

**Electrical Equipment**

Cover provided by Sub-Section Public and Products Liability is subject to all electrical equipment being inspected and at least annually by a qualified electrical engineer

**Qualifications**

Cover provided by Sub-Section Public and Products Liability is subject to any treatment being carried out by a trained and qualified operative. Beauty Therapists must have recognised UK Beauty Qualification for the treatments for which cover is required

**Trainees**

Cover provided by Sub-Section Public and Products Liability is subject to all Trainees being supervised at all times

**Manufacturer's Instructions**

Cover provided by Sub-Section Public and Products Liability is subject to any equipment and products for the performance of Treatments being used in accordance with the manufacturer's instructions

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**POLICY ENDORSEMENTS**

**Territorial Limits**

It is understood and agreed that under the Legal Liabilities and Malpractice Sections the Territorial Limits Definition shall be deleted and re-stated as follows:

1. Anywhere within Great Britain Northern Ireland the Isle of Man or the Channel Islands other than Offshore
2. Elsewhere in the world (other than the United States of America or Canada or Offshore) for temporary visits of no more than 14 consecutive days by manual employees in connection with the Business undertaken by You or any of Your directors or Employees normally resident in (1) above
3. Elsewhere in the world in respect of any Products Supplied (other than those to Your knowledge sold supplied erected repaired altered treated or installed by You in or for delivery or use in the United States of America or Canada)

**OPTIONAL POLICY ENDORSEMENTS**

**Personal Accident for Hands**

Cover is provided for the following Insured Persons:

Policyholder only

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**Additional Treatment 69**

Micro Pigmentation in the policy wording is deleted and re-state as follows:

**Micro Pigmentation/Semi-Permanent Make-Up/Micro-Blading**

Cover provided by Sub-Section Public and Products Liability extends to include the provision of Micro Pigmentation and Micro-Blading treatments provided that We shall not be liable under this extension unless:

4. All materials and needles are destroyed or suitably disposed of after use. No materials or needles should be re-used
5. It has been carried out by an operative trained by an authorised teacher who will have issued the relevant certification. Treatments included are:
  - i. Eyeliner
  - ii. Eyebrow Lengthening
  - iii. Eyebrow Liner
  - iv. Eyebrow Filling
  - v. Lip Liner
  - vi. Full Lip Colour
6. In the case of Advanced Micro Pigmentation the Treatment must be carried out by an operative trained for Advanced Procedures by an authorised teacher who will have issued the relevant certification. Treatments include are:
  - i. Areola Re-pigmentation
  - ii. Scar / Disfigurement / Stretch Mark Camouflage
  - iii. Vitiligo Re-pigmentation
  - iv. Cleft Palate Re-pigmentation
  - v. Hair Replacement Re-pigmentation on the hairline or scalp
  - vi. Beauty Spots
7. You must perform a sensitivity patch test on the client using the exact substance that is to be applied during the treatment at least 24 hours before the proposed treatment and will not proceed with the treatment if the results of the test are not satisfactory
8. The Insured and/or the person giving the treatment shall at all times strictly adhere to the requirements, standards and procedures laid down by the manufacturer
9. A consent form has been completed and signed by the client

This extension shall only apply in respect of the trained individuals shown in this Statement of Fact/Policy Schedule.

**Sterilisation Condition**

In connection with claims arising from infectious diseases it is a condition precedent to liability that razor or clipper blades, steel combs, electrolysis needles or any item which could pierce the skin while in use shall be brand new or shall be thoroughly sterilised before use.

### **Salon Gold Notice to Policyholder**

We are constantly reviewing the policy cover we offer under our Salon Gold products and are pleased to announce the following enhancements which will take effect from your renewal date.

#### **Micropigmentation / Semi – Permanent Makeup**

If you have selected this optional cover we can now include Micro-Blading as part of this treatment at no extra charge. If you already have this cover, the endorsement has been amended and now forms part of your policy schedule

#### **Intense Pulsed Light (IPL) Variable Pulse Light (VPL), Intense Flash Light (IFL), Light Heat Energy (LHE), Advanced Fluorescent Technology (AFT), Lasers up to Class 3B**

If you have selected this optional cover, from renewal the endorsement in relation to these treatments has been restricted to exclude Cryolipolysis or fat freezing, and the revised endorsement wording now forms part of your policy schedule.

#### **New Business at Home extension**

If you are working from a room in your home, our Freelance Liability policy will provide Public Liability, Products Liability and Treatment Risk cover for you.

However there is no cover under our standard Freelance policy for public liability *for visitors to your home*. You also need to notify your home insurers to ensure that they are happy with you operating a business from home.

**We are now able to extend our Salon Gold Freelance Liability policy to cover visitors to your home as well as loss of income following damage at your home.**

You can opt to include this cover at an additional £50.00 (excluding Insurance Premium Tax) per year. (The Loss of Income is limited to £50,000 over a 12 month period)

***In addition to this***, if you would like home insurance to cover buildings and/or contents and your current home insurers are unable to provide cover for you operating your business from home, we have a specialist business from home policy - Salon Gold at Home which would run alongside your Salon Gold Freelance policy. *Please contact us for a bespoke quotation.*

#### **NEW Personal Accident Section**

This new optional section offers cover for accidents 24 hours a day – so will cover you (and your employees) at work and home. (Any pre-existing conditions are automatically excluded)

There is a wide range of benefits (as shown on your enclosed schedule) and the level of cover starts at a weekly benefit of £50 and a death / capital benefit of £10,000 increasing by £50/£10,000 up to £300 per week and £60,000 death / capital benefit.



You can cover up to 10 people under this section starting at £10 per person (excluding Insurance Premium Tax) for the lowest level of cover up to £60 for the highest, so you could have personal accident cover for yourself and your key employees. The benefit is paid to you as policyholder so you could use it to employ more staff if the employee you've insured has an accident and can't return to work straight away.

If you are looking for sickness cover as well, we offer a standalone product for individuals that includes personal accident and sickness on the same policy.

***If you would like more information about either of the above New covers, please contact us for a bespoke quotation.***

**Download our Logo!**

Why not show your customers you are fully protected by downloading the "Protected by Salon Gold" logo. With more than 30 years in the industry and as the leading insurer for your sector, displaying our "Protected By" logo will give your customers confidence, peace of mind and reassurance in the service you are providing. Perfect for use on your website, business cards or to share on social media. Just use the link below and sign in with your name, email address and client reference - *DANI10LI01*

<http://www.salongold.co.uk/download-logo-salon-gold>

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