

Schedule for Your Salon Policy

Your Salon – New Business Schedule

Produced on 16/03/2018

Your New Business Schedule

The Schedule forms part of Your policy.
Please keep The Schedule safe with Your policy.

Policyholder Details

The Policyholder	Mrs Anna White trading as Mrs Anna White Trading as Nivine Skin Aesthetics & Beauty
Contact address	5 Whitegate Drive Blackpool Lancashire United Kingdom FY3 9AE
Your Business	Beauty Salon

Document Information

This is the link to your 'Policy Wording' document

<http://broker.aviva.co.uk/integrated/ShopAndSalon/Salon/PolicyWording/BCBSS13467112017/>

Policy Details

Policy number	96SSP1007369
Effective Date	17/03/2018
Expiry date	16/03/2019
Annual premium (excluding Insurance Premium Tax)	£902.83
Insurance Premium Tax	£108.34
Total Annual premium due	£1,011.17

Insurance Adviser Details

Your Insurance Adviser	Allianz Business Services Ltd
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Important

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Insurance Act 2015

The Insurance Act 2015 comes into force on 12 August 2016.

We have prepared Your policy wording to comply with the new Act from the effective date shown on Your Schedule (which may be before 12th August 2016), and Your contract of insurance should be read in the context of the provisions of the Act.

In particular, We are complying with section 8 and Schedule 1 of the Act as regards proportionate remedies for breach by Our policyholder of their duty to make a fair presentation of the risk to Us.

In return, We are asking that You also comply with the Act as regards Your duty to make a fair presentation of the risk to Us.

Contact Details for Claims and Help

Do You or Your employees use a Smartphone or Tablet Device?

Why not scan the QR Code and store Our contact details directly to Your device?



Services

As an Aviva customer, You can access additional services to help You keep Your business running smoothly.

For Our joint protection telephone calls may be recorded and/or monitored.

Claims Service: 0800 015 1498

A 24 hour, 365 days a year claims line providing You with emergency assistance whenever it is required. When We know about Your problem, We will start to put the solutions in place.

Legal and Tax Helpline 0845 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. Given in confidence, the advice is free and You pay for just the cost of the call.

Risk Solutions Helpline 0845 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry within one working day.

This service is available during office hours with an answering service outside these times.

Counselling Service Helpline – 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Website – www.cutredtape.co.uk

This is Aviva's free website offering many tools and resources to help You manage Your business effectively. You'll get access to

- over 700 legal and business guides across HR, sales and marketing, finance, technology, law and risk management
- easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters
- discounts on Legal Services
- email alerts on changes in law, legislation and regulation.

To register, please visit www.cutredtape.co.uk and use the voucher code CRTAVIVA for exclusive discounts on a range of legal documents and services.

Customer Obligations - Action You Must Take

The following Customer Obligations are actions You must take before We are liable to pay a claim. Failure to take the required action can invalidate Your cover. Please read these carefully and take the required action to ensure Your cover remains in force.

For detail of any other alterations we have made to Your policy cover and/or any further Customer Obligations which must be complied with, please refer to both the Endorsements within the Premises section(s) below, and the General Endorsements section at the end of Your Schedule.

Applicable to all Sections

Reasonable Precaution and Maintenance of Property

You must take reasonable precautions to prevent

- (1) Damage to Your Property Insured by maintaining Your Premises and equipment (including data and programs), in a satisfactory state of repair and in full working order, ensuring that plant and machinery comply with any Statutory Regulations
- (2) accident or injury to any person or Damage to their property by complying with all legal requirements and safety regulations.

Minimum Security

Our minimum security requirements apply to / in respect of all doors and windows that provide access from those parts of The Premises occupied by You in connection with Your Business to

- (1) the open air
- (2) any area of Your premises not occupied by You in connection with Your Business
- (3) any adjoining premises.

When The Premises are unattended all doors, windows and other access points must be closed and the security devices detailed below must be in full and effective operation and the keys removed from The Premises.

Depending on the construction of the door and the manufacturer advices:

- (1) Doors (Manual/Push) should be fitted with a proprietary locking device and/or a closed shackle lock
- (2) Doors (Roller Manual) should have the operating chain fastened to an internal chain stop, housing or wall bracket by means of a padlock having a hardened steel shackle.
- (3) Doors (Electrical) should have an operating switch permitting power to be isolated and secured in the 'off' position.
- (4) Windows
 - a) Accessible windows including Basement, Ground/Lower floor and those that can be reached without the use of a mechanical aid, should be secured internally by means of a lockable retaining device
 - b) Roof windows and roof lights should be fitted with a device that is approved for use by the manufacturer

Emergency Fire Exits are exempt from these requirements but must be kept closed when not in use.

Precautions You must take:

If any of Your security devices are not working correctly, You must advise Us as soon as possible and no later than 10:00am the next working day. We will confirm Your cover, which may include new requirements needing to be put in place. For your cover to continue, You must comply with Our subsequent requirements.

Should You not have told Us, this may affect the cover You are being provided.

Claims Procedure

You must tell us immediately or at least within 7 days of becoming aware of any incident which may result in a claim.

You must report to the police, as soon as reasonably possible, any damage arising from Theft, Arson, Malicious Damage, and within 7 days for Riot or Civil Commotion.

You must provide us with all information of the loss, liability, destruction, damage, accident or injury, including the amount of the claim, and any communication from 3rd parties.

You must not admit or deny fault or accept responsibility or make any payments, admit, deny, negotiate or settle any claim without our prior written consent.

You can with Our consent arrange for urgent repairs to be done immediately which are reasonable and necessary to secure the Property Insured.

You must allow Us to take over and conduct in Your name the defence or settlement of any claim. You will also allow Us to prosecute, at Our own expense and for Our own benefit, any claim for cover or compensation against any other person. You must give us all information and assistance We require.

Applicable to the Property Damage Section

Money in Transit

You must ensure Money in the form of physical coins or bank currency notes in excess of £2,500 is moved by private transport if travelling more than half a mile, and is accompanied by the following number of persons, who must either be You and/or any director, partner or Employee of Yours specified below:

Over £2,500 to £5,000 – by at least 2 persons

Over £5,000 to £8,000 – by at least 3 persons

Over £8,000 - by at least 4 persons

unless such transit is carried out by a professional security company employed on Your behalf.

Applicable to the Business Interruption Section

Health and Safety

At Your Premises You must ensure compliance at all times with the Health and Safety Commissions Approved Code of Practice, "The Prevention and Control of Legionellosis (including Legionnaires Disease)" Ref ISBN-0-7176-1772- 6 or any supplementary, replacement or amending Code of Practice.

Claims Procedures

You must take reasonable action to minimise any interruption of, or interference with, Your Business, or to prevent or reduce the loss.

At Your expense, you must provide Us with

- (1) a written claim and any details of other insurances which cover the Damage or resulting loss. This has to be provided within the 30 days following the end of the Indemnity Period, or any further time we may allow.
- (2) books, records and documents We require to assess Your claim

If You fail to comply with this condition, any payments on account We have already made will have to be repaid by You.

Book Debts – Debit Recording

You must, at the end of each quarter, record the total amount outstanding in Your Customer's Accounts. You must keep this information in a different building to that containing Your accounting and other business records.

Applicable to the Public and Products Liability Section

Skin Allergies (Applicable to all Standard Treatments other than hair washing, drying, cutting or styling.)

You must obtain a medical certificate, before treatment begins, from any person who knows he or she suffers from skin allergies, which states that they may undergo treatment.

Sterilisation

You must ensure that razor and clipper blades, steel combs, needles and any other item which could pierce skin while in use are thoroughly sterilised before use unless being used for the first time.

Premises 1

Your Premises

5 Whitegate Drive, Blackpool, Lancashire, United Kingdom, FY3 9AE

Your Business

Beauty Salon

PROPERTY DAMAGE SECTION

Basis of Cover:

Insured Events plus Accidental Damage

Property Insured	Sum Insured
Stock in Trade	£10,000.00
All Other Contents including <ul style="list-style-type: none">• Fixtures and fittings, lamps, signs & nameplates• Documents, manuscripts, business books, Data Storage Materials• Patterns, models, moulds, plans and designs• Wines, spirits, cigarettes and tobacco for personal use• Trade samples, brochures, promotional merchandise, goods held in trust• Employees' pedal cycles, tools and other personal items• Visitors' personal belongings• Paintings, curios and works of art	£90,000.00
Tenants Improvements	£0
Total Sum Insured	£100,000.00

Core Property Protection:

The sums insured declared for Stock, Contents and Tenants Improvements are shown above, and have been combined to form one overall total sum insured. In the event of a claim for one or any combination of these items, the most We will pay will be the total sums insured uplifted by 20%, or to £25,000, whichever is the higher.

Extra Cover:

If we agree to pay a claim under this section, we will also provide the following extra cover. Any amounts payable under these extra covers apply in addition to the sums insured above.

Up to £50,000 for any one claim for

- Changing Locks
- Metered Services
- Damage to Grounds
- Finding Leaks

Up to 10% of Buildings Sum Insured or £500,000 whichever is lower, for any one claim at any one location for

- Capital Additions
 - o Newly built and/or newly acquired buildings and/or trade fixture and fittings
 - o Alterations, additions and improvements

Stock in Transit

Insured Item:

Sum Insured

Stock and Materials in Trade

£5,000.00

- Stock & Materials in Trade connected with Your Business which are owned by You or for which You are responsible

The declared sum insured for Stock in Transit is shown above. In the event of a claim, the most We will pay will be the declared Stock in Transit sum insured uplifted by 20%.

Extra Cover:

If we agree to pay a claim for Stock in Transit, we will also provide the following extra cover. Any amounts payable under these extra covers apply in addition to the sums insured above.

Up to £5,000 of cover for any one claim for

- Your own sheets, ropes, chains, toggles or packing materials
- Your or Your drivers' personal belongings
- Tools, including when in transit
- Debris Removal

Money

Insured Item:

		Sum Insured
Coin, bank and currency notes		£3,500.00
• on Your Premises during Business Hours		£3,500.00
• in transit or in a bank night safe until removed by a bank official		£3,500.00
• on contract sites while You or any Employee are working there		£3,500.00
• contained in a locked safe on Your Premises outside Business Hours		£3,500.00
• Coin, bank and currency notes whilst		
- on Your Premises not held in a locked safe	(any one claim)	£500
- outside Business Hours		
- in Your home or the home of any Employee, partner or director	(any one claim)	£500
• Money other than coin, bank and currency notes	(any one claim)	£250,000
• Theft damage to personal belongings / carrying cases	(any one claim)	£500

Assault

Incident leading to	Incident occurred	Maximum Payable
• Death	(within 24 months)	£ 10,000
• Loss of Hearing	(within 24 months)	£ 10,000
• Loss of Sight	(within 24 months)	£ 10,000
• Loss of Speech	(within 24 months)	£ 10,000
• Loss of Limb	(within 24 months)	£ 10,000
• Permanent Total Disablement	(after 24 months)	£ 10,000
• Temporary Total Disablement	(within 24 months)	£100 per week for a maximum of 2 years
• Temporary Partial Disablement	(within 24 months)	£ 50 per week for a maximum of 2 years

BUSINESS INTERRUPTION SECTION

Insured Item:

	Cover Limit	Maximum Indemnity Period
Loss of Income	£1,000,000	36 Months
Book Debts	£5,000.00	

Extra Cover:

If we agree to pay a claim under this section, we will also provide the following extra cover.

Up to £50,000 of cover for any one claim for

- Public Utilities
- Telecommunications
- Loss of Attraction
- Prevention of Access
- Transit
- Disease, Infestation and Defective Sanitation
- Employee Lottery Win
- Suppliers

Up to £50,000 in any one Period of Insurance for

- Additional Increased Cost of Working

TERRORISM SECTION

Cover Not Selected

EMPLOYERS' LIABILITY SECTION

Insured Item:

Employers' Liability

Cover Limit

£10,000,000

Extra Cover:

If we agree to pay a claim under this section, we will also provide the following extra cover.

Up to £500 per day for Court Attendance by any director, partner or Employee.

PUBLIC AND PRODUCTS LIABILITY SECTION

Insured Item:

Public and Products Liability

Cover Limit

£5,000,000

Professional Treatments Liability

£5,000,000

- Employee Type Covered

Number of Employees

Barber(s): 0

Hairdresser(s): 0

Beautician(s): 1

Total Number of Employees: 1

The following Professional Treatments and Facilities are covered:

Standard Treatments

Washing, drying and cutting of hair

Tinting, dyeing, bleaching, permanent waving or special treatment of hair

Eyebrow and eyelash plucking, shaping and tinting

Manicure and pedicure

Ear piercing by the "gun and stud" method

Cosmetics

Facial masks (including ionisation and steam treatments)

Hair removal preparations

Extra Cover:

If we agree to pay a claim under this section, we will also provide the following extra cover.

Up to £500 per day for Court Attendance by any director, partner or Employee.

COMMERCIAL LEGAL PROTECTION SECTION

Insured Item:

Cover Items 1 to 12 and 14 to 16

Cover Item 13 – Employment Compensation Awards

Cover Limit

£ 500,000

£1,000,000

EMPLOYEE DISHONESTY SECTION

Cover Not Selected

PERSONAL ACCIDENT SECTION

Cover Not Available

SECTION EXCESSES

Section

Excess

Property Damage

Property Damage	£250.00
• Property Temporarily Away – Stock at exhibitions	£ 50
• Stock in Transit	£ 50
• Money & Assault	£ NIL
Public and Products Liability	
Third Party Property Damage – Hired or Rented Premises	£250

Any other Excess/Excesses stated as applying in any Endorsements and/or Your Policy Wording.

Endorsements

The following list of Endorsements detail any cover alterations We have made to Your Policy which apply specifically to this Premises. These changes can include, but are not limited to, changes in Excess, restriction of cover, alteration of cover, **and/or any further Customer Obligations which must be complied with to ensure Your cover remains in force.** Please read these carefully to ensure You understand Your cover and take the appropriate action where required.

Failure to take required action on a Customer Obligation can invalidate Your cover.

Customer Obligation Intruder Alarm Condition

When The Premises are unattended they must be protected by an intruder alarm which is:

1. maintained in full and efficient working order and which is the subject of an on going maintenance service provided under contract by an alarm company recognised as an 'approved company' by the National Security Inspectorate (NSI) or as a 'registered firm' by the Security Systems and Alarm Inspection Board (SSAIB).
2. set in its entirety, with all means of communication used to transmit activations to the alarm receiving centre in full operation

Following notification of an activation, at least one key holder must:

1. attend The Premises as soon as possible in order to confirm the security of The Premises
2. inspect and secure The Premises, reset the intruder alarm in its entirety and ensure all means of communication used to transmit activations to the alarm receiving centre are in full operation before they leave The Premises.

If the intruder alarm cannot be reset in its entirety or all means of communication used to transmit activations to the alarm receiving centre are not in full operation, a key holder must remain at The Premises until the intruder alarm is back in full operation

Precautions You must take:

1. You and each key holder must maintain the secrecy of all the codes and the security of all keys and other setting devices for the operation of the intruder alarm. All such keys and setting devices must be removed from The Premises when they are left unattended
2. You must advise Us as soon as possible and by no later than 10:00am the next working day, if:
 - a. a notice is received from the police giving warning of the withdrawal of their response service or there has been a reduction in the level of their response to activations; and/or
 - b. a local authority or magistrate imposes any requirement for abatement of nuisance caused by the intruder alarm; and/or.
 - c. the intruder alarm and/or all means of communication used to transmit activations to an alarm receiving centre cannot be returned to or maintained in full working order
3. Should The Premises be left without full protection after an activation or be under threat of a withdrawal of, or a reduction in the level of cover of, police response service, please contact Us to agree any alternative actions for your cover to continue

Any Endorsement(s) are subject otherwise to the terms and exceptions of the Policy.