



Danielle Hicks Spmu Ltd  
12 Plantation Road  
Leighton Buzzard  
Bedfordshire  
LU7 3HR

Our ref: DANI10LI01  
08/05/2018

**YOUR POLICY HAS AUTOMATICALLY RENEWED Provided payment  
is received by your renewal date**

Dear Mrs Hicks

**Freelance Liability Insurance - Policy No DANI10LI01**

We are writing to invite renewal of your Salon Gold Liability policy which is due on 01/06/2018.

We can confirm that this policy meets the demands and needs for insurance cover against the normal liability risks for you as a Freelance Beauty Therapist

Your renewal has been prepared based upon the following information. This is an *overview* of the main sections where you chose the limit, sum insured or cover. All other covers, excesses and limits are as per your enclosed schedule, public liability certificate :

- Public and Products Liability                      £ 3 million
- Treatment Risk    £ 3 million
- Additional Treatments available and noted on your schedule if included:  
    Advanced Electrolysis; Microdermabrasion; IPL or Laser; Micropigmentation (including  
    Microblade); Radio frequency or Cavitation; Micro-Needling; Nose Piercing; Teaching
- Employers Liability                                      £ Not Insured
- Financial Loss    £ 10,000
- Business Equipment & Stock                      £ 5000  
(excludes mobiles / laptops and not covered in an unattended vehicle. Cover should be for the full replacement value (as new) of ALL the items you have and not based on what you may take with you on any one occasion)
- Money Cover    £ 500
- Legal Expenses    Silver option (see schedule for covers)
- Personal Accident for hands only              Yes (aged 16-70)(aged 16-70)
- Personal Accident 24 hour                      Not insured  
(see schedule for full range of benefits available)
- Business from Home extension              Not Included

Henry Seymour & Co (Barkdene Ltd) Insurance Brokers Seymour House 223 Wickham Road Croydon Surrey CR0 8TG  
Henry Seymour & Co are authorised and regulated by the Financial Conduct Authority. Registered in England No 1842617  
Tel: 020 8655 0444                      E-mail: [customerservices@salongold.co.uk](mailto:customerservices@salongold.co.uk)

**Automatic Renewal**

The amount to renew this policy is:

Renewal Premium	£ 316.96 (including IPT @ £ 33.96)
Administration Fee	<u>£ 4.00</u>
<b>Total Due</b>	<b>£320.96</b>

If you are based in a salon please note that this policy provides cover for public, products and treatment risk liability for your business as above. It **does not** provide liability cover should your client suffer an injury as a result of the premises itself – i.e. slipping on a wet floor, catching a finger in a door etc. This premises liability cover should be provided by the owner or leaseholder of the salon and is standard under a complete salon insurance policy with us. If you would like a quotation for a complete salon package or require any further information please contact us.

#### **Automatic Renewal is subject to receipt of payment**

As advised last year, so that you're always covered, we will be automatically renewing your policy up to 7 working days prior to its expiry.

You paid by monthly instalments using Close Premium Finance so we have assumed you will want to continue using this arrangement.

***If you want to pay by credit/debit card instead, please contact us now so that we can update your policy and action your request.***

**If we are unable to collect the renewal premium for any reason (a card payment may fail, or the card may have expired, or someone else may have paid the premium on your behalf) we will send a reminder letter and if no payment is received after that, the policy will lapse from the renewal date**

#### **Have your circumstances changed**

You are under a duty to make a fair presentation of the risk to us before the inception, renewal and alteration of your policy. This means that you must tell us about and/or provide to us all material information or tell us and/or provide to us sufficient information to alert us of the need to make further enquiries to reveal such material information. This information needs to be provided in a clear and accessible manner.

Material facts are those which are likely to influence insurers in the acceptance of the terms or pricing of your policy. If you have any doubts as to whether any information is material you should provide it to us. Failure to disclose any material fact may invalidate your policy in its entirety or may result in your policy not responding to all or part of an individual claim or class of claims.

In order to comply with your duty to make a fair presentation you must also have conducted reasonable searches for all relevant information held within your business (including that held by your senior management and anyone who is responsible for your insurance).

Under the conditions of your policy, you must tell insurers about any incident (such as an accident or theft) which may or may not give rise to a claim. We may also respond to enquiries by the Police concerning your policy in the normal course of their investigations. Where it is necessary to administer your policy efficiently or to protect your interest, we may disclose the data you have supplied to other third parties such as solicitors, loss adjusters, loss assessors or other insurers. You should show this notice to anyone insured under the policy, about whom personal information has been supplied.

If you require any increase or change in cover please let us know and we will arrange this for you and this includes checking the treatments you carry out are covered by the trade category shown in your policy documents.

#### **Policy wording**

We do not provide a policy wording at each renewal and this can be viewed and downloaded from our website. This policy is intended to be traded electronically, however if you would prefer us to post the full policy wording to you we are happy to do so subject to an administration fee of £20.00. The following address will take you directly to the page you need to download it as well as our current Terms of Business: [www.salongold.co.uk/documents-salon-gold-freelance](http://www.salongold.co.uk/documents-salon-gold-freelance).

***Please note that amendments to the policy or duplicate documents will be subject to an administration fee of £5.00. As advised above this policy is intended to be traded electronically, however if you would prefer us to post the renewal documents to you there will be an administration fee of £10.00***

**Your cancellation rights**

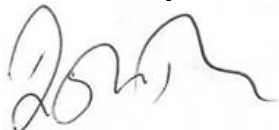
**IF YOU DO NOT WANT TO RENEW THIS POLICY**, please contact us **PRIOR** to your renewal date quoting your policy number DANI10LI01 by email to [customerservices@salongold.co.uk](mailto:customerservices@salongold.co.uk) or by telephone on 0208 655 0444.

If you change your mind after paying the renewal premium, you have the right to cancel the renewed policy within 14 days after the renewal date. If you tell us after 14 days no refund will be available. All documents and any certificates relating to renewal of the policy must be returned to ourselves.

Finally we are always looking for ways to improve the products and services that we offer and as a valued Salon Gold customer we would be very grateful if you could spare just a couple of minutes to leave a review on our website at <http://www.salongold.co.uk/leave-a-review>

We want you to be happy with the products and services you receive from us, and if you're not we would like to know about it to give us the opportunity to put it right. Thank you for your suggestions and thank you for your business. Don't forget that we are also able to help you with any other insurance requirements so please ask us for a quotation before you renew your present policy.

Yours sincerely,



Customer Services

---

**REMITTANCE ADVICE** All premiums include IPT where appropriate

Policy No: DANI10LI01 Danielle Hicks Spmu Ltd 01/06/2018

Total Due: £ 320.96 (including administration fee)  
(£326.96 documents by post)

**PAYMENT OPTIONS for Payment in full**

- A Pay the premium on line Visit us at [www.salongold.co.uk/pay-a-premium/](http://www.salongold.co.uk/pay-a-premium/)
- B Credit card / Debit card
- C BACS

**Always Use DANI10LI01 as the payment reference.** If we cannot allocate your payment it will be returned and your policy may lapse.

Sort Code: 20-84-17 Account No: 50874094  
Accountholder: Barkdene Ltd t/as Henry Seymour & Co. Insurance Bank Account

**Please note we no longer accept cheques as a method of payment**