

# Salon policy information

May 2017

## Why choose AXA's Towergate Health and Beauty Salon Insurance policy?

The Salon Insurance offers a range of covers and caters for customers who operate up to 10 Shops. Cover applies to Great Britain, Northern Ireland, Isle of Man and the Channel Islands additionally in respect of business liability to temporary visits abroad.

### We offer cover for

- Contents
- Employers liability
- Public and products liability
- Buildings
- Business interruption
- Professional treatment liability
- Loss of money
- Specified all risks
- Legal expenses
- Terrorism

### Someone to help you when you need it

As accidents and incidents don't only happen between 9am and 5pm the Salon Insurance provides a free 24 hour emergency helpline to ensure there's someone to help you when you need it most. A legal and tax helpline, providing free advice, is also available Monday to Friday between the hours of 9am to 5pm.

### Glass replacement service

Broken Glass? Not to worry, the Salon Insurance offers a 24 hour replacement service which can fix windows, doors or partitions. Just call and assistance can be provided.

### Inflation protection

The Salon Insurance helps to take away the burden of keeping your buildings and contents sums insured in line with inflation – we use recognised independent cost indices to amend your sums insured to reflect inflation.

### Expert loss management

We take on the burden of negotiating with third parties on your behalf, allowing you to concentrate on running your business.

### About this document

This document provides details of the key features of the cover and any significant exclusions and conditions. It does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the policy document. This information is provided to you for information purposes only and does not form part of your insurance contract. A copy of the full policy wording is available on request.

## Salons policy information

### Contents

#### Cover offered

Cover for stock, target stock and all other contents where selected by you

Fire and accidental damage subject to certain exclusions

Loss of metered water charges

Breakage of fixed glass

Damage to fixed signs

Cost of replacement locks and keys following theft

Seasonal increase cover for stock

Exhibition and trade fair cover

Subsidence, ground heave and landslip

#### Standard cover

Up to the sums insured selected by you

✓

Up to £2,500 per claim

Up to £25,000 per claim

Up to £1,000 in any one period of insurance

Up to £1,000 in any one period of insurance

20% during the period November, December and January. Plus 20% for 14 days before and after any bank holiday not within these dates. Or an alternative amount agreed with Towergate Coverex

Up to £10,000 per claim

✓

### Employers liability

#### Cover offered

Employers liability

#### Standard cover

£10 million limit of cover (certain inner limits apply)

## Salons policy information *continued*

### Public and Products liability

#### Cover offered

Limit of indemnity

Professional treatments as specified in your schedule

#### Standard cover

£5 million (certain inner limits may apply)

£5 million

The Treatment Extension provides cover, where no injury has occurred for breach of professional duty as a result of any neglect error or omission in providing advice or treatment. A claim must first be made against you in writing. The claim must be notified to us during the period of insurance. We will not pay for the first 10% of any claim or any cause happening three years prior to the start date of your policy.

### Buildings

#### Cover offered

Buildings including architects, surveyors, legal and consulting engineers fees

Fire and accidental damage subject to certain exclusions

Cables and underground pipes as a result of insured damage

Cover for tracing and accessing the source of damage to leaking underground pipes

Subsidence, ground heave and landslip

#### Standard cover

Up to the sums insured selected by you

✓

Up to £10,000 per claim, with up to £25,000 any one period of insurance

Up to £25,000 any one period of insurance

Up to the sum insured selected by you

## Salons policy information *continued*

### Business interruption

#### Cover offered

Loss of business income following a claim under the buildings or contents cover

Cover for outstanding debit balances where records are lost following damage

Denial of access as a result of damage to premises in the vicinity

Failure of public utilities

#### Standard cover

Up to the loss of profit sum insured debts sum

Up to the book debts sum insured

Up to the loss of profit sum insured

Up to the loss of profit sum insured subject to a three month indemnity period

### Money

#### Cover offered

Loss of money

#### Standard cover

Up to the limits selected by you

### Specified all risks

#### Cover offered

Specified all risks

#### Standard cover

Up to the sum insured selected by you for specified items, cover can be selected for UK only, Europe or worldwide

### Personal accident

#### Cover offered

Death, total permanent loss or loss of use of one limb or eye

Temporary total disablement

#### Standard cover

£5,000

£50 per week for up to 104 weeks

## Salons policy information *continued*

### Legal expenses

#### Cover offered

Claims made during the period of insurance. Covers include Contract disputes, Data protection, Criminal prosecution, Employment disputes, Personal injury disputes, Statutory licence and Tax protection

#### Standard cover

£50,000 per claim and £500,000 any one period of insurance

Legal expenses cover is administered by Arc Legal Assistance Ltd, The Gatehouse, Lodge Park, Lodge Lane, Colchester, Essex CO4 5NE.

### Terrorism

#### Cover offered

Damage caused by terrorist acts

#### Standard cover

Up to the sum insured under each section

## Significant or unusual exclusions, conditions and limitations

#### Exclusion, condition or limitation

You must tell us about any changes that may affect our assessment of the risk

#### Applicable section(s)

All

You must disclose all information relevant to this insurance and not make any statement which is incorrect

All

Special terms apply to empty buildings – you must tell AXA immediately if any premises become empty

All

Minimum security conditions apply

Buildings and Contents

Tree inspection and pruning condition

Buildings and Contents

Flat roof inspection condition

Buildings

Property stored in a basement or cellar must be at least 6 inches (150mm) above floor level

Contents

## Significant or unusual exclusions, conditions and limitations *continued*

Theft cover must follow entry to or exit from the premises by forcible and violent means	Contents
Electronic equipment security condition	Contents
Money in transit condition	Contents (money cover)
Key security condition	Contents (money cover)
Before any legal expenses are incurred you must consult the Legal advice helpline to seek and follow advice given and receive approval	Legal expenses
Professional treatments	All professional treatments have specific conditions which must be complied with for us to pay your claims

## Standard excesses

Section	Standard excess
<b>Buildings and Contents</b>	
(a) Fire, lightning, explosion, aircraft or earthquake	No excess
(b) All other insured damage (where an excess applies)	£100 (increased to £250 for theft from non-alarmed premises and £1,500 for theft of laser equipment)
Subsidence minimum excess	£1,000
Specified all risks	£50
<b>Public liability</b>	
Property damage	£100
<b>Legal expenses</b>	
Contract disputes	£250
Statutory license protection	£250

## **Policy duration**

This is an annually renewable policy.

## **Sums insured**

Correct values at risk must be advised to us. If the sums insured you request are not adequate this will result in the amount we pay in the event of a claim being reduced. You should review your sums insured and levels of cover regularly to ensure these remain adequate.

## **Law applicable**

You and we can choose the law which applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this policy.

## **Making a complaint**

If you have a complaint about your policy you should contact Towergate Coverex.

If your complaint relates to a claim on your policy please contact the department with your claim.

If we have given you our final response and are still not satisfied you may be eligible case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

## **Financial Services Compensation Scheme (FSCS)**

We are covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

**This document is available in other formats.**

If you would like a Braille, large print or audio version, please contact your insurance adviser.

**[www.axa.co.uk](http://www.axa.co.uk)**



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