

# Why choose AXA's Towergate Health and Beauty Public, Products and Professional Treatment Liability Insurance policy?

## **Tailor-made for your business**

This policy is available to self employed people whose business is based in Great Britain, Channel Islands and the Isle of Man, and undertake beauty treatments.

## **Automatic cover**

Public liability cover is included automatically. You can then select which professional treatments you carry out from a range of options.

## **Competitive pricing**

We only charge for the cover you select – we won't charge you for cover you don't need.

## **Individual priced trades**

Each group of beauty treatments is priced individually, meaning that you pay the appropriate premium for the type of work you carry out.

## **About this document**

This document is a summary of the insurance provided by the Towergate Health and Beauty Public, Products and Professional Treatment Liability policy and, as such, 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 summary 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.

# Policy summary

## Features and benefits

### Public, products and professional treatment liability

Cover offered	Standard cover
Legal liability (including claim costs) for accidental injury, damage to material property and nuisance or wrongful arrest for the business activities of permanent employees	£5million limit of cover
For work within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Cover extends to temporary visits elsewhere, by persons ordinarily resident in Great Britain where no manual work is involved	✓
Compensation for court attendance	£250 per day for each day that your attendance is required
Contingent motor liability	✓
Indemnity to principals	✓
Data Protection cover	£250,000 in any one period of insurance
Defective Premises Act cover	✓
Legal costs and expenses in connection with manslaughter, corporate manslaughter, corporate homicide or culpable homicide defence	£1million in any one period of insurance
Personal liability whilst anywhere in the world temporarily in connection with the business	The limit of cover will be the same as the standard cover
Legal costs in respect of an alleged breach of statutory duty under Health and Safety, Consumer Protection or Food Safety legislation	£1million in any one period of insurance

## Features and benefits *continued*

### Professional treatments

Professional treatment – excluding bodily injury	✓
Sudden, identifiable and unexpected pollution and contamination	✓
Retroactive cover	✓

## Features and benefits – Optional covers

### Business equipment

Cover offered	Available cover
All risks subject to certain exclusions	✓
Applies to office and business equipment or stock including portable electronic equipment belonging to, borrowed or leased by you, your partner, principals, directors or employees and used in connection with the business	Maximum sum insured £5,000
Automatic reinstatement of sum insured	✓
Financial interest cover	✓

## Significant or unusual exclusions and limits

Exclusion, condition or limit	Applicable section(s)
You must tell us about any change or alteration in risk which may affect this insurance	All
Acts of fraud and intentional acts by you or employees exclusion	All
You must disclose all information relevant to this insurance and not make any statement which is incorrect	All
Reasonable care condition	All
Fines and penalties exclusion	Public, products and professional treatment liability
Offshore exclusion	Public, products and professional treatment liability
Liability excluded where compulsory motor insurance is required	Public, products and professional treatment liability
Foreign manual work exclusion	Public, products and professional treatment liability
Asbestos liability exclusion	Public, products and professional treatment liability
Liability assumed by agreement or contract condition exclusion	Public, products and professional treatment liability
Date recognition exclusion (damage caused by the failure of equipment to correctly recognise the correct date)	Business equipment
Loss or damage due to terrorism	Business equipment
Aircraft and watercraft exclusion	Public, products and professional treatment liability
Airside exclusion	Public, products and professional treatment liability

## Significant or unusual exclusions and limits *continued*

Damage to goods supplied or used and completed works exclusion	Public, products and professional treatment liability
Design, advice and treatment exclusion	Public, products and professional treatment liability
Electronic data exclusion	Public, products and professional treatment liability
Injury to employees exclusion	Public, products and professional treatment liability
Exclusion of pollution and contamination unless caused by a sudden and unforeseen incident at a specific time and location	Public, products and professional treatment liability
Damage to property owned or in your custody or control exclusion	Public, products and professional treatment liability
Costs of recalling, modifying, disposing of or making refunds for goods or materials supplied or used exclusion	Public, products and professional treatment liability
Rectification of defects exclusion	Public, products and professional treatment liability
Exclusion of incidents that occurred more than 3 years before the start date of the policy, or where the previous insurer can be identified	Public, products and professional treatment liability
Exclusion of undertaking professional treatments that you do not have the relevant certificates or qualifications for	Public, products and professional treatment liability
Exclusion of use of open-bladed razors or needles that are not new or thoroughly sterilised for each customer	Public, products and professional treatment liability
Exclusion of use of products or equipment without following the instructions of the manufacturer	Public, products and professional treatment liability

### Significant or unusual exclusions and limits *continued*

Mechanical or electrical breakdown exclusion	Business equipment
Electronic equipment exclusion	Business equipment
Sonic bangs exclusion	Business equipment
Theft or attempted theft from an unattended vehicle exclusion	Business equipment
Loss due to unexplained disappearance or inventory shortage exclusion	Business equipment
Wear and tear exclusion	Business equipment

### Standard excesses

Section	Standard excess
Public, products and professional treatment liability	£100 in respect of third party property damage
Business equipment	£50

## **Policy duration**

This is an annually-renewable policy.

## **Sums insured**

Correct values of risk must be advised to us. If the sums insured you request are not adequate, this will result in the amount that we pay you in the event of a claim being reduced.

## **Law applicable**

You and we can choose the law which applies to this policy. We propose that the Law of England and Wales applies. 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 the agent or AXA office where it was bought.

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

If we have given you our final response and you are still not satisfied you may be eligible to refer your 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)**

AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation 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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