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# Hair & Beauty Insurance

Policy Summary – Salon/Business



Ripe Insurance Services Ltd is Authorised and Regulated by the Financial Conduct Authority No. 313411.

Underwritten by  **HISCOX**



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# Policy Summary

## Hair and Beauty Insurance – Salon/Business

from Ripe Insurance Services Ltd

### NAME OF THE UNDERWRITER

This **Policy** is underwritten by Hiscox Underwriting Ltd (Registered in England and Wales number 02372789. Registered address: 22 Bishopsgate, London, EC2N 4BQ) on behalf of Hiscox Insurance Company Limited (Registered in England and Wales number 00070234. Registered address: 22 Bishopsgate, London, EC2N 4BQ). Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority (registration number 308922). Hiscox Insurance Company Ltd is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (registration number 113849) and the Prudential Regulation Authority.

**You** can check this information on The Financial Conduct Authority register by visiting the FCA's website [register.fca.org.uk/s/](https://register.fca.org.uk/s/) or by contacting the Financial Conduct Authority on 0800 111 6768. Information relating to the Prudential Regulation Authority can be found at [www.bankofengland.co.uk/pru](http://www.bankofengland.co.uk/pru)

### TYPE OF INSURANCE AND COVER

This Insurance can provide cover for the following. Please refer to **Your Schedule** for details of the cover applicable to **You** as the insured person:

- Section 1 – Public and Products Liability
- Section 2 – Teaching Cover
- Section 3 – Employers' Liability
- Section 4 – Property Damage
- Section 5 – Business Interruption

### STANDARD FEATURES AND BENEFITS

Please refer to the appropriate section of your Insurance Booklet for full details of what is and is not covered and/or any limitations that apply

Section	Significant Features & Benefits	Significant or Unusual Exclusions or Limitations
Section 1 Public and Products Liability	<p><b>We</b> will indemnify <b>You</b> against legal liability to pay compensation and <b>Costs and Expenses</b> in respect of:</p> <ol style="list-style-type: none"> <li>accidental <b>Bodily Injury</b> to any person</li> <li>accidental <b>Damage</b> to property</li> <li>accidental nuisance, trespass, obstruction, loss of amenities or interference with any right of way, light, air or water</li> <li>wrongful arrest, detention, imprisonment or eviction of any person, malicious prosecution or invasion of the right of privacy</li> <li>accidental <b>Bodily Injury</b> other than <b>Abuse or molestation</b>, to any person</li> </ol> <p>which arises in connection with the <b>Business</b> and which happens during the <b>Period of Insurance</b> and within the <b>Territorial Limits</b></p> <p>Cover under this section extends to include:</p> <ol style="list-style-type: none"> <li>Professional treatment risks for specified treatments</li> <li>Court attendance costs of up to £250 per day</li> <li>Contingent motor third party liability arising out of the use of any motor vehicle not belonging to or provided by <b>You</b> and being used in the course of the <b>Business</b></li> <li>Claims made against <b>You</b> during the <b>Period of insurance</b> for <b>Abuse or molestation</b> occurring after the <b>Abuse or molestation retroactive date</b>.</li> <li><b>Costs and Expenses</b> for defending prosecutions for breaching Health and Safety legislation</li> <li>Liability incurred by <b>You</b> under the Defective Premises Act 1972 in respect of <b>Business Premises</b> or land which has been disposed of by <b>You</b></li> </ol>	<p>What is not covered:</p> <ol style="list-style-type: none"> <li><b>Damage</b> to property owned by, hired to or in the custody or control of <b>You</b> or any <b>Insured Person</b> other than: <ol style="list-style-type: none"> <li>Personal effects including motor vehicles and their contents belonging to any director, partner, <b>Employee</b>, guests or visitor of <b>Yours</b></li> <li><b>Premises</b> temporarily occupied by <b>You</b> for the purposes of undertaking work in connection with the <b>Business</b></li> <li><b>Premises</b> (including its fixtures and fittings) leased, hired or rented to <b>You</b> provided that <b>We</b> will not be liable in respect of liability assumed by <b>You</b> under a tenancy or other agreement which would not have attached in the absence of such agreement</li> </ol> </li> <li><b>Bodily Injury</b> to any <b>Employee</b> arising out of and in the course of the employment</li> </ol>



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Section	Significant Features & Benefits	Significant or Unusual Exclusions or Limitations
Section 2 Teaching Cover	Provides indemnity for compensation sought following a negligent act, error or omission in respect of advice or services provided as a teacher and for which <b>You</b> have received a fee in consideration	What is not covered: <ol style="list-style-type: none"> <li><b>Bodily Injury</b> or loss of or damage to property arising from or contributed to by any breach of professional duty</li> <li>Liability to any employee, member of <b>Your</b> immediate family (spouse, children, parents, siblings and their families)</li> </ol>
Section 3 Employers' Liability	<b>We</b> will indemnify <b>You</b> up to £10,000,000 against your legal liabilities in respect of <b>Bodily Injury</b> caused to <b>Your Employees</b> . Cover under this section extends to include: <ol style="list-style-type: none"> <li>Court attendance costs of up to £500 per day</li> <li>Criminal proceedings for any offence as defined in Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007, cover is limited to £1,000,000</li> </ol>	What is not covered: <ol style="list-style-type: none"> <li>Injury to any <b>Employee</b> being carried in or upon a vehicle or entering or getting on to or alighting from a vehicle where such <b>Bodily Injury</b> is caused by or arises out of the use by <b>You</b> of a vehicle on a road</li> <li>liquidated damages fines or penalties</li> </ol>
Section 4 Property Damage	Provides cover for <b>Building, Tenants Improvements, General Contents, Stock</b> and <b>Equipment</b> following specified insured events. Specified events include fire, explosion, riot, storm, flood, escape of water from any tank/pipe or appliance, theft or attempted theft and accidental <b>Damage</b> . Cover under this section extends to include: <ol style="list-style-type: none"> <li><b>Damage to Glass</b></li> <li>Increasing the sum insured on stock of 30% for November and December</li> <li>Loss of <b>Money</b> whilst at the <b>Business Premises</b> during working hours, in transit or in bank night safe.</li> <li>Loss of <b>Money</b> at the <b>Business Premises</b> outside of working hours when the <b>Money</b> is in a locked safe or strongroom or at <b>Your</b> residence or that of <b>Your</b> directors/partners or <b>Employees</b></li> </ol>	What is not covered: <ol style="list-style-type: none"> <li>Loss or <b>Damage</b> caused by decay, wear and tear, moth, vermin, atmospheric or climatic conditions, manufacturing fault, inherent defect, deterioration or mechanical derangement of any kind</li> <li>Storm damage to any fences, gates and moveable property in the open</li> <li>Theft due to disappearance or unexplained or inventory shortage</li> <li>The first £1,000 of any claim for <b>Subsidence, Ground Heave</b> or <b>Landslip</b></li> <li><b>Damage</b> caused by escape of water when the property is unoccupied for 30 days or more</li> </ol>
Section 5 Business Interruption	Provides cover for additional expenses incurred and a reduction of income caused as a result of an insured event under the property damage section. Cover under this section extends to include: <ol style="list-style-type: none"> <li>Loss at suppliers premises up to £10,000 or 10% of the gross revenue limit whichever is the less</li> <li>Failure of public supply of electricity, gas or water</li> <li>Denial of access to the property due to damage within 1 mile of the boundary of the property</li> </ol>	What is not covered: <ol style="list-style-type: none"> <li>Loss as a result of <b>Damage</b> to the <b>Property Insured</b> arising directly or indirectly from:</li> <li>The transmission or impact of any <b>Virus</b></li> <li>Unauthorised access to a <b>System</b></li> <li>Interruption of or interference with electronic means of communication used in the conduct of <b>Your Business</b> including but not limited to any diminution in the performance of any website or electronic means of communication</li> <li>Failure of a System</li> </ol> Denial of access due to obstruction by snow or flood water



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## PERIOD OF INSURANCE

The **Period of Insurance** as stated in **Your Schedule**.

## YOUR RIGHT TO CANCEL

If **You** are not happy with it and choose to cancel **Your Policy** within the first 14 days of the purchase or renewal of the **Policy** or the day on which **You** receive **Your Policy** documentation, whichever is the later, **You** will be entitled to a full refund of **Your Policy** insurance premium including any insurance premium tax and **Policy** fees paid.

**You** may cancel after the 14 days have expired, **You** will be entitled to a refund of the premium paid subject to a proportionate deduction for the time on cover.

Where a claim or an incident which **You** are aware of and is likely to give rise to a claim has occurred within the **Period of Insurance** no refund of premium will be paid. In addition, a cancellation charge will be made by Ripe as outlined in their Terms of Business.

## OUR RIGHT TO CANCEL

**We** may at any time cancel this **Policy** by sending at least 30 days' notice to **You** at **Your** last known email and/or postal address setting out the reasons for cancellation. Provided the premium has been paid in full **You** shall be entitled to a proportionate refund of premium in respect of the unused period showing on the **Insurance Schedule**.

Where a claim or an incident which **You** are aware of and is likely to give rise to a claim has occurred within the **Period of Insurance** no refund of premium will be paid.

In addition, a cancellation charge will be made by Ripe as outlined in their Terms of Business.

Valid reasons include but are not limited to:

- Non-payment of premium. If payment is not paid when due **We** will write to **You** requesting payment by a specific date. If **We** receive payment by the date set out in the letter **We** will take no further action. If **We** do not receive payment by this date **We** will cancel the insurance from the cancellation date shown on the letter.
- Where **We** reasonably suspect fraud
- Where **You** fail to co-operate with **Us** or provide **Us** with information or documentation **We** reasonably require, and this affects **Our** ability to process a claim or defend **Our** interests. See the 'Claims' section in this Insurance Booklet
- Where **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask. See the 'Keeping **Us** Informed' section of this Insurance Booklet.

## MAKING A CLAIM

In the event **You** need to make a claim, **Our** claims service is provided by Davies Group who are **Our** nominated claims handlers.

Give details of **Your** claim by either:

- Telephone: +44 (0) 333 400 9296
- Post: Ripe Claims Department, Davies Group, PO Box 2801, Hanley, Stoke on Trent, ST4 5DN
- Email: newclaim.smallbusiness@davies-group.com

## OUR COMPLAINTS PROCEDURE

**We** are committed to going the extra mile for **Our** customers. If **You** believe that **We** have not delivered the service **You** expected, **We** want to hear from **You** so that **We** can try to put things right. **We** take all complaints seriously and following the steps below will help **Us** understand **Your** concerns and give **You** a fair response.

If **You** are unhappy with any element of the cover **We** provide or any aspect of **Our** service or have a cause for complaint, please contact:

Subject	Contact
A claim	Please contact Davies Group Customer Relations: <ul style="list-style-type: none"><li>• Email - customer.care@davies-group.com</li><li>• Post – Davies Managed Systems Limited, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN</li><li>• Phone – 01782 339128</li></ul> Details of the Davies Group internal complaint-handling procedures are available on request.
All other matters	Please contact Ripe: <ul style="list-style-type: none"><li>• Email – complaints@ripeinsurance.co.uk</li><li>• Post – Ripe Insurance Services Ltd, The Royals 353 Altrincham Road, Manchester, M22 4BJ</li><li>• Phone – 0344 274 3262</li></ul>



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If **You** are still unhappy after **Our** review, or **You** have not received a written offer of resolution within 8 weeks of the date **We** received **Your** complaint, **You** may be eligible to refer **Your** case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

- Post: Financial Ombudsman Service, South Quay Plaza. 183 Marsh Wall, London E14 9SR
- Telephone: 0800 0234567 (Calls from UK landlines and mobiles are free) or 0300 1239123 (for mobile users)
- Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**You** have the right to refer **Your** complaint to the Financial Ombudsman, free of charge, but **You** must do so within six months from the date of the final response letter. If **You** do not refer **Your** complaint in time, the Ombudsman will not have **Our** permission to consider **Your** complaint and so will only be able to do so in very limited circumstances.

## YOUR RIGHTS

**Your** rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

## COMPENSATION

**We** are covered by the FSCS. If **We** are unable to meet **Our** financial obligations **You** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

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



The Royals, Altrincham Road, Manchester M22 4BJ

**t.** 0344 274 3262

**e.** [smallbusiness@ripeinsurance.co.uk](mailto:smallbusiness@ripeinsurance.co.uk)

**w.** [www.ripeinsurance.co.uk/small-business](http://www.ripeinsurance.co.uk/small-business)