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Hair & Beauty Insurance

Policy Summary – Mobile/Freelance/Rent a chair



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 – Mobile/Freelance/Rent a chair

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 www.fca.gov.uk/register 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

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** – Stock, Equipment and Money

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



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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 You have received a fee in consideration	What is not covered: <ol style="list-style-type: none"> Bodily Injury or loss of or damage to property arising from or contributed to by any breach of professional duty Liability to any employee, member of Your immediate family (spouse, children, parents, siblings and their families)
Section 3 Employers' Liability	We will indemnify You up to £10,000,000 against Your legal liabilities in respect of bodily injury caused to Your Employees . Cover under this section extends to include: <ol style="list-style-type: none"> Court attendance costs of up to £500 per day 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 	What is not covered: <ol style="list-style-type: none"> Injury to any Employee being carried in or upon a vehicle or entering or getting on to or alighting from a vehicle where such Bodily Injury is caused by or arises out of the use by You of a vehicle on a road liquidated damages fines or penalties
Section 4 Stock, Equipment and Money	Provides cover theft or damage for your Stock, Equipment and Money .	What is not covered: <ol style="list-style-type: none"> Theft of any Stock and/or Equipment left unattended unless the theft shows evidence of forced entry and/or exit to or from any premises, securely locked locker or other similar place of storage Theft of any Stock and/or Equipment left unattended in the open Any theft from an unattended motor vehicle unless the Stock and/or Equipment is placed in a locked boot or a covered luggage area, all the vehicle's security devices are fully armed and there is evidence of forced entry verified by a Police Report Theft of Money by any of Your directors, partners or Employees unless the theft is discovered and reported to the police within seven working days of the occurrence.

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.



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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.

HOW TO MAKE A CLAIM

If an event giving rise to a claim under this insurance occurs **You** shall notify Davies Group as follows:

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">• Email - customer.care@davies-group.com• Post – Davies Managed Systems Limited, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN• Phone – 01782 339128 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">• Email – complaints@ripeinsurance.co.uk• Post – Ripe Insurance Services Ltd, The Royals 353 Altrincham Road, Manchester, M22 4BJ• Phone – 0344 274 3262

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

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



The Royals, Altrincham Road, Manchester M22 4BJ

†. 0344 274 3262

e. smallbusiness@ripeinsurance.co.uk

w. www.ripeinsurance.co.uk/small-business