

Salon Gold[®]



Salon Gold Summary

Salon Gold Policy Summary

Policy Summary

This is a summary of the cover provided by your policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document when you receive it.

Insurance Provider

This insurance is provided by Salon Gold (Henry Seymour & Co) and the covers are underwritten by Certain Underwriters at Lloyd's of London.

Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are detailed in your policy documentation.

Type of Insurance

This policy provides a comprehensive range of covers tailored for the hair and beauty industry. The policy operates with a wide range of core covers plus optional additional covers.

Policy Term

The duration of the policy is 12 months from cover inception date, or as detailed in your policy schedule.

Salon Gold Policy

Property Damage – Contents – Core Cover

Cover, Features and Benefits

Cover for Contents is on a Fire and Standard Contingencies basis including Accidental Damage

Cover includes:

- Glass breakage and boarding up costs
 - Goods in transit automatically included - Limit £5,000
 - Loss of metered water up to £5,000
 - Employees', customers' and visitors' personal effects up to £750 per person
 - Replacing locks if keys are lost
 - Property at exhibitions up to £5,000
 - Damage by emergency services up to £10,000
 - Sums insured are automatically index linked
 - Seasonal increase in respect of stock in trade
-

Optional covers:

- Buildings
 - Terrorism
 - Subsidence ground heave and landslip available in most cases
-

Significant Exceptions and Limitations - Please refer to your policy document

- Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship
 - Mechanical or electrical breakdown
 - Unexplained losses, acts of fraud or dishonesty
 - Theft or attempted theft other than as a result of forcible and violent entry or exit
 - Damage to moveable property in the open by storm or flood
 - Damage by storm or flood, escape of water fuel or beverages to stock and/or trade samples stored in the basement unless raised at least 100mm above floor level
 - Damage due to theft, malicious damage (other than fire or explosion) escape of water, fuel or beverages, breakage of glass in respect of buildings that are vacant or disused
 - Changes in the water table and frost damage
 - Minimum standards of security apply
 - The first part of any claim – your excess
-

Money and Assault Section – Core Cover

Loss of money belonging to your business

- Money on the Premises during business hours - £5,000
 - Money in Transit and in a Bank Night Safe - £5,000
 - Money in private residence, out of hours, not in a safe and at contract sites - £500
 - Money from a locked safe - £3,000
 - Money in gaming machines - £500
 - Bodily injury to you or your employees as a result of robbery, theft or attempted theft which happens in the course of the business
 - Capital benefits – Maximum payable - £25,000
 - Incurred medical expenses up to £500
-

Significant Exceptions and Limitations - Please refer to your policy document

- Accompaniment condition
 - Loss due to the fraud or dishonesty of your employees unless discovered within 14 days
 - Shortages due to errors or omissions
 - Loss from unattended vehicles and automated teller machines
 - Loss or damage outside Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
 - Loss due to sendings by unregistered post
-

Legal Liabilities Section – Core Cover

Employers' Liability

Protection against your legal liability to pay compensation in respect of injury sustained by your employees in the course of the business up to a limit of £10,000,000 including costs and expenses

Cover includes

- Legal costs and expenses in defending prosecutions under all relevant health and safety legislation
 - Trainees and personnel undergoing work experience
 - Unsatisfied court judgments in favour of employees injured in your employment by third parties
 - Worldwide cover (other than USA and Canada) for non-manual employees normally resident in the UK who are temporarily working overseas
-

Significant Exceptions and Limitations - Please refer to your policy document

- Cover for acts of terrorism is limited to £5,000,000 any one event
 - Work in or on or travel to or from any offshore installation
 - Injury to an employee for which compulsory motor insurance is required under Road Traffic Acts legislation
-

Public Liability

Protection against your legal liability for injury to third parties and damage to their property including nuisance, trespass, obstruction or interference

Cover extends to includes:

- Contingent motor third party liability arising out of the use of vehicles not owned by you within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
 - Legal costs and expenses in defending prosecutions under all relevant health and safety legislation
 - Personal liability of employees, directors or partners whilst they are overseas on your business
 - Employees' and visitors' personal belongings
-

Significant Exceptions and Limitations - Please refer to your policy document

- Cover for acts of terrorism is limited to £2,000,000 any one events
 - Loss or damage to property in your custody or control
 - Cover for any design, formula and advice provided by you for a fee or where a fee would normally be charged is excluded
 - Pollution unless caused by a sudden and identifiable incident
 - Limit of indemnity to include all compensation, costs and expenses
 - Work in or on or travel to or from any offshore installation
 - Fines penalties or punitive damages
 - The first £250 of each and every claim for damage to property
 - Exposure to inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of asbestos
-

Products Liability

Protection against your legal liability for injury to third parties and damage to their property arising out of any product supplied

Cover extends to include:

- Legal costs and expenses in defending prosecutions under Consumer Protection legislation
-

Significant Exceptions and Limitations - Please refer to your policy document

- Cover for acts of terrorism is limited to £2,000,000 any one event
 - Pollution unless caused by a sudden and identifiable incident
 - Any design, formula and advice provided by you for a fee or where a fee would normally be charged is excluded
 - Territorial limit for products supplied is worldwide other than those that is known to be sold, supplied, erected, repaired, altered, treated or installed by you in the USA or Canada
-

Optional Extensions available to Public and Products Liability Sub-Sections

Professional Treatment Risk

Cover for legal liability for professional treatment provided in the course of your business as a Barber, Hairdresser, Beauty Therapist, Nail Technician or Trichologist

Significant Exceptions and Limitations – Please refer to your policy document

- Limit of Indemnity £3,000,000
 - Sterilisation condition for claims arising out of infectious diseases
 - Specific Treatments specified in the Schedule and Policy
-

Essential Business Legal Expenses

Cover, Features and Benefits

Cover up to £100,000 for your legal costs and expenses for the following:

- Defence of Employment Disputes and payment of Compensation Awards
 - Restrictive Covenant Disputes
 - Representation for Tax Investigations and VAT assessments
 - Pursuit of Property damage nuisance trespass and damage disputes
 - Defence of prosecutions and Compliance & Regulation matters
 - Statutory Licence Appeals
 - Employees Extra Protection defence
 - Crisis Communication Costs (up to £10,000)
 - Legal/Tax Advice and Counselling Helplines
 - Legal Services Website which provides access to a 'free to use' legal services website, providing assistance in drafting important legal documents such as employment contracts and health and safety policies. Many documents are free while others attract a modest charge
-

Exceptions and Limitations - Please refer to your Policy document

- It must always be more likely than not that the claim will be successful
 - You must notify us immediately after you become aware of circumstances that could give rise to a claim
 - No legal costs and expenses will be covered before acceptance of the claim by us
 - Redundancy claims are excluded within the first 180 days of the policy unless equivalent legal cover was in force up until the start of this policy
-

Loss of Income Section – Core Cover

Cover, Features and Benefits

Interruption to your business following an insured loss under the property damage – Contents and Buildings section which results in reduced income and increased running costs

The cover extends to include

- Loss of book debts as a result of your business records being lost destroyed or damaged due to an insured event
- Damage to property in the vicinity of the premises which hinders or prevents access to the premises
- Damage at your suppliers premises – Limit £25,000
- Enforced closure due to notifiable infectious disease at the premises – Limit £25,000
- Accidental failure of telecommunications at the premises lasting at least 24 hours – Limit £2,500
- Accidental failure of public supplies of electricity, gas or water lasting at least 30 minutes – Limit £500 per day

Cover can include Terrorism provided that cover is provided under Contents and Buildings

Significant Exceptions and Limitations - Please refer to your policy document

- Losses excluded under the Property Damage section
 - If your business is wound up or carried on by a liquidator or receiver or is permanently discontinued
-

Personal Accident – Optional Cover

Cover Features and Benefits

Cover for named principals, partners, directors or employees which includes the following

- Accidental death – lump sum compensation
 - Loss of limbs and sight – lump sum compensation following injury
 - Permanent Total Disablement (PTD) – lump sum compensation following an injury as defined in the schedule
 - Temporary Total Disablement (TTD) or Temporary Partial Disablement (TPD) – weekly income as a result of an injury which temporarily prevents an Insured Person from carrying out the whole of their occupational duties (TTD) or part of their occupation duties (TPD).
 - Medical Expenses – paid in addition to the above benefits
 - failure of public supplies of electricity, gas or water lasting at least 30 minutes – Limit £500 per day
 - Permanent Disability (Continental Scale) - lump sum based on set percentages dependent on the degree of disablement.
 - Rehabilitation Expenses - for a (PTD) loss an additional £500 per month is payable for tuition, advice or treatment from a licensed vocational - payable for a maximum of 6 months
-

Significant Exceptions and Limitations - Please refer to your policy document

- Permanent Total Disablement – Where you are not in full time employment, PTD is defined as any and every occupation
 - Temporary Total Disablement (TTD) or Temporary Partial Disablement (TPD) - The benefit period and deferment period is stated in the schedule
 - Medical Expenses – Maximum of 20% of the TTD sum insured
-

General Exclusions

- War and terrorism
 - Flying other than as a passenger
 - Pregnancy within 2 months of the estimated date of delivery, or childbirth
 - Nuclear or radioactive contamination
 - Weapons of mass destruction
 - Professional sports
 - Armed Forces operational duties
 - Age limit of 70 years
-

Endorsement – Personal Accident For Hands (Only where operative on the schedule)

Cover Features and Benefits

Cover includes benefits payable for insured persons having suffered accidental loss of or injury to hands or fingers during the course of the business

Significant Exceptions and Limitations - Please refer to your policy document

- Maximum benefit payable - £10,000
 - Where an insured person is aware of any physical or mental defect or infirmity
 - Limits as defined in the policy document
-

Cancellation

If this cover does not meet with your requirements please return all your documents and any Employers Liability Certificate(s) to Salon Gold (Henry Seymour & Co) within 14 days of receipt and We will return any premium paid in full.

If you wish to terminate the cover at any other time please contact Salon Gold (Henry Seymour & Co) and any return premium will be at their discretion.

How to Make a Claim

To register a claim You should first contact **Salon Gold (Henry Seymour & Co) on 0208 655 0444** who are Your Insurance agents

You may also contact **Davies Managed Systems on 0344 856 2425** who provide Our claims service and are authorised to handle and settle claims on Our behalf

Personal Accident

To register a claim under any the Personal Accident Section You should contact Roger Rich & Co
2a Marston House Cromwell Park Chipping Norton OX7 5SR

Telephone: 01608 641 351

Fax: 01608 641 176

E-mail: enquiries@rogerrich.co.uk

who provide Our claims service and are authorised to handle and settle claims on Our behalf If You have a need to seek additional assistance please contact Your insurance agent

Notice must be given within ninety (90) days of the date of occurrence of any claim under this Insurance.

Claims Co-operation

You and the Person-Insured shall provide assistance and co-operate with Us or Our representatives, in obtaining any other records We deem necessary to evaluate the incident or claim. In no event shall We be liable to pay any claim hereunder unless You co-operate with Us and/or Our representatives in the investigation of the claim.

How to Complain

Our goal is to provide excellent customer service to all our customers but we recognise that sometimes things may go wrong. If for any reason you are unhappy with our service we would like to hear from you

If You have any enquiry or complaint arising from Your Policy please in the first instance please contact Salon Gold (Henry Seymour & Co) on 0208 655 0444 or write to the following address

Salon Gold (Henry Seymour & Co)
Chancery House
St Nicholas Way
Sutton
Surrey
SM1 1JB

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to the Complaints team at Lloyd's.

The address of the Complaints team at Lloyd's is:

Complaints

Lloyd's

One Lime Street

London EC3M 7HA

Tel No: 020 7327 5693

Fax No: 020 7327 5225

E-mail: complaints@lloyds.com

Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk

The underwriters are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance

Salon Gold[®]



Salon Gold Summary

Henry Seymour & Co (Barkdene Ltd)

Chancery House

St Nicholas Way

Sutton

Surrey SM1 1JB

Telephone 020 8655 0444

Email customerservice@salongold.co.uk

www.salongold.co.uk