

Beauty, Hairdressing & Body Art Professional Liability Insurance

This is a summary of the cover available. It does not include all the policy benefits, limits or exclusions. The Full Terms and Conditions can be found in the booklet attached to your Certificate Schedule that will be issued to you should you decide to proceed with the purchase of this cover. **It is important that you read this document carefully and immediately upon receipt. If you have any questions then you should contact your Agent or your Insurance Advisor.**

NAME OF INSURER - This Insurance is Underwritten by AF Beazley Lloyd's Syndicate 2623/623 under a facility managed and administered by Beech Underwriting Agencies Ltd and is authorised by AF Beazley Lloyd's Syndicate 2623/623 to issue this Insurance document on their behalf.

TYPE OF INSURANCE AND COVER - This Certificate covers Professional Liability in respect of Beauty, Hairdressing & Body Art only and coverage is only in respect of claims made and reported to Underwriters during the certificate period for work carried out after the inception of the policy. Cover is on an aggregate basis and any expenses associated with any defence underwriters might provide you with will reduce your limit of cover. **Please make sure your agent or advisor gives you a full explanation as to how claims made and reported cover works.**

SIGNIFICANT FEATURES

WHAT IS COVERED ? Tattooing, Piercing, Manicures, Facials, Peels, Eyelash Tinting, Wax Removal, Body Wraps, Massage, Electrology, Tanning and Hairdressing.

WHAT IS EXCLUDED ? All Laser and Dermal Fillers (Including Botox), Black Henna Tattoos, Permanent Make-up, Medi-Spas and all Mobile Premises.

SIGNIFICANT FEATURE – RE BODY PIERCING For a person with less than one years experience or less than 100 piercings that person is only covered for the following types of piercing:-

Eyebrow	-	Through Eyebrow Skin
Ear	-	Earlobe and outer Rim of Cartilage
Lip	-	Lower Lip, Sides and Centre
Nose	-	Nostrils, Thin or Hyaline Cartilage only
Body	-	Navel and Nipple only

SURFACE PIERCING - **ALL BODY PIERCING BELOW THE ANKLES AND WRISTS, THE NAPE AND SIDES OF THE NECK AND THE BRIDGE OF THE NOSE BETWEEN THE EYES IS TOTALLY EXCLUDED**

SIGNIFICANT FEATURE - MINORS UNDER 16 MUST HAVE A WRITTEN LETTER OF PARENTAL CONSENT OR THE LEGAL GUARDIAN MUST BE PRESENT. MINORS ARE ONLY ALLOWED EAR, NOSE, NAVEL, TONGUE & EYEBROW PIERCINGS.

SIGNIFICANT FEATURE - TANNING BEDS OR BOOTHS WITH GREATER THAN 10% UVB RADIATION OR WHERE THE TIMER IS CONTROLLED BY THE USER ARE EXCLUDED.

POLICY EXCESS All Excess are as per the Certificate Schedule

DURATION This is annually renewable.

CANCELLATION PROCEDURE - You have 14 days from inception of your policy to cancel the cover. We will refund your premium for the time that is left on your certificate.

HOW TO MAKE A CLAIM

If you believe that you have a claim under this Insurance, you should notify:

Devonshire Claims Services
5th Floor
Minster House
42 Mincing Lane
London EC3R 7AE Tel 0208 104 3888

COMPLAINTS PROCEDURE

If you have any questions or concerns about your policy or the handling of a claim, in the first instance, contact the insurance broker who sold you this insurance.

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry in writing to:

The Customer Services Manager
Beech Underwriting Agencies Ltd
12 Starnes Court
Union Street
Maidstone
Kent ME14 1EB Tel 01622 755218 Fax 01622 764735

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 Department at Lloyd's. Their address is:

Complaints Department
Lloyd's
1 Lime Street
London
EC3M 7HA Tel 0207 327 5693 Fax 0207 327 5225

Complaints that cannot be resolved by this point may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

In all communications the policy/certificate number appearing in line one of the schedule should be quoted.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

In the event that your insurer is unable to meet their liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. The first £2,000 of a claim or policy is protected in full. For the remainder of any claim or unused premium, compensation is made to 90% of its value.

More information regarding this scheme can be found on www.fscs.org.uk Telephone 0207 892 7300.

LAW APPLICABLE TO THIS INSURANCE

Unless specifically agreed to the contrary this insurance shall be subject to English Law.