

## Consulting a Just Hair expert could save you time and money

Just Hair is an insurance product created by ACM Broking Ltd. As a broker and because we are independent, we can recommend products which we know are right for you.

### As a broker we will:

- Know what policies are available – including those not available on the internet or direct from an insurer.
- Understand what insurance you need and find you a policy to meet those individual needs.
- Be impartial
- Find you value for your money
- Manage all your insurance requirements, including business, motor and personal insurance.

**For the best choice, the best value and the best service . . . ask Just Hair.**

## About Just Hair

Just Hair is a salon insurance product created by ACM Broking Ltd and launched at Salon International 2009. Just Hair has been developed with market leading Hair Salons for you – ‘Designed with you in mind’. Our insurance solution will naturally fit in with your business activities and let you carry on doing what you do best, being creative!

Our team have been working with and insuring Hair Salons for the past 30 years.

ACM Broking Ltd are independent insurance brokers based in the Home Counties, authorised and regulated by the Financial Services Authority. We provide insurance solutions for businesses and individuals. Our reputation is founded on a track record of trust, consistency and reliability.

## Products to suit you at every level

### For your business (SME to Multi National) needs:

- Shops, Offices and Surgeries
- Commercial Combined, Contractors Liability
- Commercial and Residential Property Owners
- Motor Trade
- Professional Indemnity and Directors & Officers Liability

### For your individual needs:

- Household
- Motor
- Motor Breakdown
- Travel

**Just Hair** 

Just Hair Insurance  
ACM Broking Ltd, BRE, Bucknalls Lane,  
Watford, WD25 9XX  
Telephone: 01923 894360  
Fax: 01923 894361  
Email: [info@just-hair-insurance.co.uk](mailto:info@just-hair-insurance.co.uk)  
[www.just-hair-insurance.co.uk](http://www.just-hair-insurance.co.uk)



**Just Hair** 

*Designed with you in mind*



**Insurance for your Hair Salon**

**For peace of mind that you're properly protected . . . ask Just Hair**

## Why insure?

Whether you are working in the Salon or working away, protecting the business, your employees and your customers is vital.

**Do you know what it would cost to rebuild or repair your business following a fire or theft at the Salon?**

**Your business equipment, stock and contents are as important as the Salon. Why risk them?**

**Hairdressers Treatment cover protects the Salon against Customers who may suffer injury following a skin reaction or treatment.**

## Why Just Hair Insurance?

**We insure individual Barbers/Salons right through to Salon Chains.**

**Just Hair is a premier product without the price tag.**

**We provide information/guidance and documents in plain English.**

**We offer a personal and quality service.**

## Just Hair – salon insurance

**Just Hair Insurance provides insurance cover specifically for salon businesses. Cover is underwritten by MMA and offers the following:**

- Work Away from Salon, including Stock/Contents up to £5,000
- Full Theft Cloakroom cover
- Contingent cover for failure of Freelancer's own insurance
- Hairdressers Treatment Risk, Employers', Public and Products Liability
- Contents, Stock, Business equipment (including computers), Business Interruption and Money (including Personal Accident Assault)
- Direct debit facility
- 24 hour business legal helpline service

### Optional covers available:

- Buildings
- Subsidence
- Terrorism

## Help when you need it most

**The ultimate test of an effective insurance product is at the point when a claim arises. Just Hair, along with our insurance partner MMA, are committed to the delivery of a first class service from the beginning.**

Just Hair will provide you with helpful advice and information along the way, from when your policy starts, until the first notification of a loss, to settlement and payment.

- MMA Insurance provides prompt response and assistance 24 hours a day, 365 days a year.
- Claims are settled quickly and in a fair and equitable manner.
- MMA's UK based claims teams provide a courteous and efficient service
- MMA is committed to maintaining a good and proactive communication throughout the life cycle of a claim

### Your choice in how you register a claim:

- Telephone/Email Just Hair office hours (Mon-Fri) on 01923 894360 [info@just-hair-insurance.co.uk](mailto:info@just-hair-insurance.co.uk)
- Telephone MMA on 0844 902 0790 (24 hours/365 days a year)