

TOP *tips*

How to wear MAN jewellery...



The London School of Barbering doesn't just provide a range of popular courses and an enviable list of guest educators; it also has an online blog that's a treasure trove of diverse tips and info. MB pinched this one for the readers and their clients... thanks guys!

Start simple.

Don't jump in the deep end with a beaded turquoise necklace. Try wearing simple, classic pieces and use them sparingly to accessorise your outfit. This could include a single metallic chain bracelet or classy cufflinks. Accessories can be really distracting particularly in a business setting, so beware.

Mix fashion with function.

The watch is a favourite for its ability to dress up an outfit and can be a truly classic piece of jewellery that also provides a purpose. Tie clasps, money clips, and cufflinks are also functional pieces that can enhance your style.

Don't mix your metals.

Avoid mixing too many different materials. Most fine jewellery will come in either platinum, gold or silver, so choose one theme that fits you better and don't mix them up or you'll end up clashing. Look at the tones as well as the materials to select pieces that complement.

Sport a lapel pin.

You can wear your political affiliation or social interests on your jacket with a lapel pin; a great way to showcase your interests.

Match jewellery to your lifestyle.

Sporty and active? Casual or classic? Think about what's better suited to your lifestyle before you buy. And... never overthink it!

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How to buy the right insurance...

Garry Crowder is the man in the know when it comes to insurance. He's director of Just Hair Insurance, and he's heard it, seen it and dealt with it ALL when it comes to insurance challenges. He says "There is a lot of common ground when it comes to insurance misunderstandings, so make sure you start off on the right foot and get the correct insurance to protect you and your business." Here's his top five:

1. **It pays to be honest!** The shop owner/barber is the keeper of all knowledge relating to their need to insure. So they must disclose all material facts. Any failure to mention suffering from a previous claim, the existence of a flat roof, bankruptcy or criminal convictions will be detrimental, as Insurers may reduce the settlement or refuse to provide an indemnity.
2. **Never assume!** Taking staff on a chair renting/self-employed basis should be regarded as equally as important as taking on your own staff. Vet the self-employed barber to ensure they are in fact insured. Check before you take them on and then annually. Your shop insurance provides protection for your requirements, not for others.
3. **Meet the conditions!** Take time to ensure that you and the shop comply with the conditions of the policy. Consider minimum standards of security relating to locks (doors/windows), extent of services such as ear singeing, facial waxing and wet shaving, demonstrations at events.
4. **Flat fact!** Advise your insurer if you have a flat roof because a flat roof presents an increased risk of water ingress. If you haven't complied with the flat roof warranty and it leaks the claim will not be paid.
5. **Check your lease!** Is it full repairing? If yes, you are responsible for the upkeep and maintenance, and that can include the infamous flat roof! If you have taken on an existing shop that is already fitted out, check your lease as you will be responsible for insuring the fittings too!

Follow @just_hair_ins or visit just-hair-insurance.co.uk for tailored insurance for barbershops, hair salons, barbers, hairdressers, session stylists, chair renters and freelancers. Just Hair Insurance is the appointed insurance broker for the British Barbers' Association and the Hair Council and supports State Registration #getregistered.