



## Press Release

**Immediate release: Wednesday 16 December 2015**

# Colour Additive Insurance Breakthrough

The wait is over: insurance protection for colour additives is now available!

Specialist hair insurance provider and trade bodies have stepped in to navigate the tricky insurance issues triggered by the big trend of 2015: colour additives. Insurance commonly renowned for being the vehicle that negates creativity has been used to tackle the subject head-on with the sole goal of providing a solution to the hair sector. The brief: reassurance for clients and industry alike that insurance protection should and would be available when these products were mixed with colour.

In the European Union (EU), the manufacture of cosmetics is governed by the Cosmetic Products Regulation (EC) No 1223/2009. The main purpose of the Regulation is to ensure human safety.

Just Hair Insurance, the Hair Council and the Hairdressing & Beauty Suppliers Association (HBSA) came together as one to obtain a resolution.

Following extensive research, due diligence and direct engagement with leading colour additive brand Innoluxe, insurance provider Just Hair have confirmed that they have approved cover, allowing salons and freelancers to offer colour additive services as a stand-alone treatment or to mix with colour. If you use any other insurance provider you must contact them for advice before using colour additives.

Gary Crowder, account director at Just Hair Insurance said: "I'm grateful to Jack Howard, celebrity hair colourist and educator, for proactively raising this issue and to the many other industry players who helped to find a solution. The collective approach has given salons and stylists clarity, peace of mind and ultimately insurance protection."

End

## Insurance Statement

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Just Hair Insurance have approved the use of colour additives either as a stand-alone treatment or when mixed with colour. Insurance cover is subject to following manufacturers' instructions. If mixing with colour, follow the colour house's instructions first before adding the additive per the instructions provided.

In addition all products must be

- Compliant with the Cosmetic Products Regulation (EC) No 1223/2009
- Obtained from EU suppliers only

Failure to comply with the instructions will note non-compliance and thus a breach of the policy wording/ cover.

For Press Enquiries, please contact: -

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