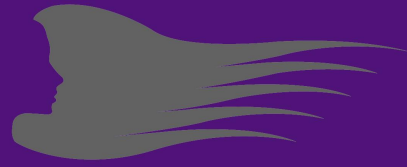


Just Hair



JUST HAIR FREELANCE HAIR SCHEME

CERTIFICATE OF INSURANCE

Master Policy No:

Certificate No:

Policyholder:

Business: Freelance Hairdresser/ Barber

Period of Insurance: Effective Date

From:
To:
both days inclusive

Type of Insurance:

Section A)	Public & Products Liability including Treatment
Section B)	Property Damage (Business Equipment/Stock)
Section C)	Loss of Money

Premium: £
Insurance Premium Tax: £
Total £

**SUBJECT OTHERWISE TO THE TERMS CONDITIONS AND EXCEPTIONS OF THE POLICY
FOR A FULL COPY OF THE POLICY VISIT www.just-hair-insurance.co.uk**

Signed:

Signed by on behalf of Insurers: Gary Crowder

Dated:

Policy administered by: Just Hair Insurance (trading style of ACM Broking Ltd)
Building Research Establishment
Bucknalls Lane
Watford
WD25 9XX
Tel: 01923 894360 Fax: 01923 894361

Scheme underwritten by: Royal & Sun Alliance Insurance plc.



Section A – Public Products Liability including Treatment

Limit of Indemnity:

Public Liability	£1,000,000/ £2,000,000/ £5,000,000	Any one event (delete as appropriate)
Products Liability	£1,000,000/ £2,000,000/ £5,000,000	All events happening during any Period of Insurance in respect of products supplied (delete as appropriate)
Pollution	£1,000,000/ £2,000,000/ £5,000,000	All incidents considered to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or the atmosphere (delete as appropriate)

Section B – Property Damage

Sum Insured

Business Equipment/Stock £1,000/£2,000/£3,000/£4,000/£5,000 (delete as appropriate)

Section C – Loss of Money

Loss of Money belonging to the Policyholder within the Policyholder's premises or whilst in transit £500

Excesses

Section A - Public Liability

Third Party Property Damage £250 each and every claim

Treatment/Injury Nil

Section B - Property Damage

Equipment/Stock £50 each and every claim (£75 for Theft from unattended vehicles)

Section C - Loss of Money

£25 each and every claim (£50 for Theft from unattended vehicles)

Specific Clauses attaching to this Certificate of Insurance

- 1 Cover will not apply to theft from any unattended vehicle unless the property or Money is contained in a locked boot or glove compartment and all the access points to the vehicle are locked or the vehicle is stolen at the time
- 2 There is a Limit per individual article of £500 if the total Sum Insured is £1,000 or £2,000. This is increased to £750 per item if the total Sum Insured is £3,000, £4,000 or £5,000
- 3 The policy is extended to include your Liability for Treatment given. The following wording is noted

Treatment Extension

The Indemnity provided by the Company under Section A is extended to cover any financial loss which has arisen out of any breach of professional duty consequent upon any neglect error or omission in providing advice or treatment in the course of the Business

Specific Clauses attaching to this Certificate of Insurance

4 Treatments covered under this Policy:

- Hairdressing/ Barbers **including Brazilian and keratin smoothing treatment***

***Brazilian/ keratin smoothing treatment product used must meet European Union regulations and has an Intertek Certification**

5 It is a condition of the Insurance that you have gained qualifications recognised by the hairdressing and beauty therapy industry for the treatments you undertake. Certificates will be requested in the event of a claim

6 The use of Colourstart patches is included under this insurance, subject to following manufacturer's guidelines/ instructions on application/ use of etc.

7 Please note the following Exclusion in relation to Hair Straightening
The Company shall not be liable in respect of the use of any hair straightening product unless the product is proven to have met the European Union Regulations and has Intertek Certification in respect of the contents of the product

8 You are expected to keep scissors & other instruments which touch the skin sterile in accordance with the Sterilisation Warranty

Sterilisation Warranty

It is a condition of this policy that any razor or clipper blades steel combs or any item which could pierce the skin whilst in use must be brand new or thoroughly sterilised

9 Freelance Hairdressers/ Barbers will be deemed as:

Mobile - i.e. Travel to clients homes/ premises

Working from home - Home salon

Renting a chair in a salon

Session Stylists

Trainers - Policy extended to indemnify the Policyholder for legal liability incurred in respect of Teaching/Tutoring Hair (within the acceptable list of Treatments). This however does not include cover if you own, manage or control a training establishment or school

and will include participation at Trade Shows, Competitions and Exhibitions as Hair & Beauty Therapists