

# Salon Gold<sup>®</sup>



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**Salon Gold Freelancers Summary**

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# Salon Gold Freelancers Policy Summary

## **Policy Summary**

This is a summary of the cover provided by your policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document when you receive it.

## **Insurance Provider**

This insurance is provided by Arista Insurance Limited and the covers are underwritten by certain underwriters at Lloyd's.

## **Key Covers, Features and Exceptions**

Your policy includes the following key covers, features and exceptions, which are detailed in your policy documentation.

## **Type of Insurance**

This policy provides a comprehensive range of covers with the flexibility to select from a range of covers aimed at general industry to meet your needs.

## **Policy Term**

The duration of the policy is 12 months from cover inception date, or as detailed in your policy schedule

# Salon Gold Freelancers Policy

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## Legal Liabilities Section

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### Cover, Features and Benefits

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#### Employers' Liability – Optional Section

Protection against your legally liabilities to pay compensation in respect of injury sustained by your employees in the course of the business up to a limit of £10,000,000 including costs and expenses

Cover includes:

- Legal costs and expenses in defending prosecutions under all relevant health and safety legislation
- Trainees and personnel undergoing work experience
- Unsatisfied court judgments in favour of employees injured in your employment by third parties
- Compensation for court attendance as a witness in connection with any claim under this section
- Worldwide cover (other than USA and Canada) for non-manual employees normally resident in the UK who are temporarily working overseas

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#### Significant Exceptions and Limitations - Please refer to your policy document

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- Cover for acts of terrorism is limited to £5,000,000 any one event
- Work in or on or travel to or from any offshore installation
- Injury to an employee for which compulsory motor insurance is required under Road Traffic Acts legislation

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#### Public Liability – Standard Section

Protection against your legal liability for injury to third parties and damage to their property including nuisance, trespass, obstruction or interference up to the limit stated in the schedule including costs and expenses

Cover extends to includes:

- Contingent motor third party liability arising out of the use of vehicles not owned by you within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
  - Legal costs and expenses in defending prosecutions under all relevant health and safety legislation
  - Defective Premises Act liability
  - Personal liability of employees, directors or partners whilst they are overseas on your business
  - Employees' and visitors' personal belongings
  - Compensation for court attendance as a witness in connection with any claim under this section
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## **Significant Exceptions and Limitations** - Please refer to your policy document

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- Loss or damage to property in your custody or control or to products supplied
- Pollution unless caused by a sudden and identifiable incident
- Territorial Limits exclude USA and Canada unless specifically agreed
- Work in or on or travel to or from any offshore installation
- Cover for any design, formula and advice provided by you for a fee or where a fee would normally be charged is excluded
- Fines penalties or punitive damages
- Your excess as specified in the Policy
- Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of asbestos

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## **Products Liability – Standard Section**

Protection against your legal liability compensation costs and expenses following injury or damage by goods that you have sold, supplied, repaired, tested or delivered up to the limit stated in the schedule

Cover is extended to include:

- Legal costs and expenses in defending prosecutions under Consumer Protection legislation

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## **Significant Exceptions and Limitations** - Please refer to your policy document

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- Pollution unless caused by a sudden and identifiable incident
- Territorial limits exclude USA and Canada unless specifically agreed
- Cover for any design, formula and advice provided by you for a fee or where a fee would normally be charged is excluded
- Liability arising out of products supplied which to your knowledge is for use in or on any aircraft or for aviation or aero spatial purposes or for the safety or navigation of marine craft of any sort
- Fines penalties or punitive damages
- Territorial limit for products supplied is worldwide other than those that are known to be sold, supplied, erected, repaired, altered, treated or installed by you in the USA or Canada

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## **Optional Extensions available to Public and Products Liability Sub-Sections**

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### **Professional Treatment Risk**

Cover for legal liability for professional treatment provided in the course of your business as a Barber, Hairdresser, Beauty Therapist , Nail Technician or Trichologist

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## **Significant Exceptions and Limitations** –Please refer to your policy document

- Sterilisation condition for claims arising out of infectious diseases
  - Specific Treatments specified in the Schedule and Policy
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## **Business Equipment All Risks Section**

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### **Cover, Features and Benefits**

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- Cover for business equipment, Stock following accidental loss or damage
  - Cover can be extended to anywhere in the world
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### **Significant Exceptions and Limitations** - Please refer to your policy document

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- Wear and tear, gradual deterioration, frost, faulty or defective design or materials or workmanship
  - Mechanical or electrical breakdown or derangement
  - Losses from unattended vehicles unless certain conditions are met
  - Mobile telephones, computer equipment
  - The first part of any claim - your excess
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### **Cancellation**

If this cover does not meet with your requirements please return all your documents and any Employers Liability Certificate(s) to your insurance agent who has arranged the cover within 14 days of receipt and We will return any premium paid in full.

If you wish to terminate the cover at any other time please contact your insurance agent who arranged it and any return premium will be at the discretion of Arista Insurance.

### **How to Make a Claim**

To register a claim You should first contact **Henry Seymour and Company on 0208 655 0444** who are Your Insurance agents

You may also contact **Robins Claims Solutions on 0844 770 5150** who provide Our claims service and are authorised to handle and settle claims on Our behalf

### **How to Complain**

Our goal is to provide excellent customer service to all our customers but we recognise that sometimes things may go wrong. If for any reason you are unhappy with our service we would like to hear from you

In the first instance please contact your insurance agent or local Arista Insurance office. If you are not satisfied with the way the complaint has been handled please write to the Chief Executive, Arista Insurance Limited, 23 Austin Friars, London, EC2N 2QP.

After this action if you are still not satisfied with the way a complaint has been dealt with you may ask the Complaints Department at Lloyd's to review your case. The address is Policyholder and Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA, telephone: 020 7327 5693, fax: 020 7327 5225, email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

The underwriters are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance.



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## Salon Gold Freelancers Summary

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