



a fresh approach to insurance




Hair & Beauty Insurance

Policy Summary – Salon/Business



Ripe Insurance Services Ltd is Authorised and Regulated by the Financial Conduct Authority No. 313411.

Underwritten by  AVIVA



Ripe Insurance Policy Summary

Hair and Beauty – Salon/Business

NAME OF THE UNDERWRITER

Aviva Insurance Limited (Registered in Scotland No. 2116. Registered office: Pitheavlis, Perth, PH2 0NH). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

TYPE OF INSURANCE AND COVER

This Insurance can provide cover for the following. Please refer to **Your Schedule** for details of the cover applicable to **You** as the insured person:

- Section 1 – Public and Products Liability
- Section 2 – Teaching Cover
- Section 3 – Employers' Liability
- Section 4 – Property Damage
- Section 5 – Business Interruption

STANDARD FEATURES AND BENEFITS

Please refer to the appropriate section of your Insurance Booklet for full details of what is and is not covered and/or any limitations that apply

Section	Significant Features & Benefits	Significant or Unusual Exclusions or Limitations
Section 1 Public and Products Liability	<p>We will indemnify You against legal liability to pay compensation and Costs and Expenses in respect of:</p> <ol style="list-style-type: none"> accidental Bodily Injury to any person accidental Damage to property accidental nuisance, trespass, obstruction, loss of amenities or interference with any right of way, light, air or water wrongful arrest, detention, imprisonment or eviction of any person, malicious prosecution or invasion of the right of privacy <p>which arises in connection with the Business and which happens during the Period of Insurance and within the Territorial Limits</p> <p>Cover under this section extends to include:</p> <ol style="list-style-type: none"> Professional treatment risks for specified treatments Court attendance costs of up to £500 per day Contingent motor third party liability arising out of the use of any motor vehicle not belonging to or provided by You and being used in the course of the Business 	<p>What is not covered:</p> <ol style="list-style-type: none"> Damage to property owned by, hired to or in the custody or control of You or any Insured Person other than: <ol style="list-style-type: none"> Personal effects including motor vehicles and their contents belonging to any director, partner, Employee, guests or visitor of Yours Premises temporarily occupied by You for the purposes of undertaking work in connection with the Business Premises (including its fixtures and fittings) leased, hired or rented to You provided that We will not be liable in respect of liability assumed by You under a tenancy or other agreement which would not have attached in the absence of such agreement Bodily Injury to any Employee arising out of and in the course of the employment
Section 2 Teaching Cover	<p>Provides indemnity for compensation sought following a negligent act, error or omission in respect of advice or services provided as a teacher and for which You have received a fee in consideration</p>	<p>What is not covered:</p> <ol style="list-style-type: none"> Bodily Injury or loss of or damage to property arising from or contributed to by any breach of professional duty Liability to any employee, member of Your immediate family (spouse, children, parents, siblings and their families)



Section	Significant Features & Benefits	Significant or Unusual Exclusions or Limitations
Section 3 Employers' Liability	<p>We will indemnify You up to £10,000,000 against your legal liabilities in respect of Bodily Injury caused to Your Employees.</p> <p>Cover under this section extends to include:</p> <ol style="list-style-type: none"> Court attendance costs of up to £500 per day Criminal proceedings for any offence as defined in Section 1 of the Corporate Manslaughter and Corporate Homicide Act 2007, cover is limited to £1,000,000 	<p>What is not covered:</p> <ol style="list-style-type: none"> Injury to any Employee being carried in or upon a vehicle or entering or getting on to or alighting from a vehicle where such Bodily Injury is caused by or arises out of the use by You of a vehicle on a road liquidated damages fines or penalties
Section 4 Property Damage	<p>Provides cover for Building, Tenants Improvements, General Contents, Stock and Equipment following specified insured events. Specified events include fire, explosion, riot, storm, flood, escape of water from any tank/pipe or appliance, theft or attempted theft and accidental Damage.</p> <p>Cover under this section extends to include:</p> <ol style="list-style-type: none"> Damage to glass Increasing the sum insured on stock of 30% for November and December Loss of Money whilst at the Business Premises during working hours, in transit or in bank night safe. Loss of Money at the Business Premises outside of working hours when the Money is in a locked safe or strongroom or at Your residence or that of Your directors/partners or Employees 	<p>What is not covered:</p> <ol style="list-style-type: none"> Loss or Damage caused by decay, wear and tear, moth, vermin, atmospheric or climatic conditions, manufacturing fault, inherent defect, deterioration or mechanical derangement of any kind Storm damage to any fences, gates and moveable property in the open Theft due to disappearance or unexplained or inventory shortage The first £1,000 of any claim for Subsidence, Ground Heave or Landslip Damage caused by escape of water when the property is unoccupied for 30 days or more
Section 5 Business Interruption	<p>Provides cover for additional expenses incurred and a reduction of income caused as a result of an insured event under the property damage section.</p> <p>Cover under this section extends to include:</p> <ol style="list-style-type: none"> Loss at suppliers premises up to £10,000 or 10% of the gross revenue limit whichever is the less Failure of public supply of electricity, gas or water Denial of access to the property due to damage within 1 mile of the boundary of the property 	<p>What is not covered:</p> <ol style="list-style-type: none"> Loss as a result of Damage to the Property Insured arising directly or indirectly from: The transmission or impact of any Virus Unauthorised access to a System Interruption of or interference with electronic means of communication used in the conduct of Your Business including but not limited to any diminution in the performance of any website or electronic means of communication Failure of a System <p>Denial of access due to obstruction by snow or flood water</p>

PERIOD OF INSURANCE

The **Period of Insurance** as stated in **Your Schedule**.

YOUR RIGHT TO CANCEL

If **You** are not happy with it and choose to cancel **Your Policy** within the first 14 days of the purchase or renewal of the **Policy** or the day on which **You** receive **Your Policy** documentation, whichever is the later, **You** will be entitled to a full refund of **Your Policy** insurance premium including any insurance premium tax and **Policy** fees paid.

You may cancel after the 14 days have expired, **You** will be entitled to a refund of the premium paid subject to a proportionate deduction for the time on cover.

Where a claim or an incident which you are aware of and is likely to give rise to a claim has occurred within the period of insurance no refund of premium will be paid. In addition, a cancellation charge will be made by Ripe as outlined in their Terms of Business.



OUR RIGHT TO CANCEL

We may at any time cancel this Policy by sending at least 30 days notice to You at Your last known email and/or postal address setting out the reasons for cancellation. Provided the premium has been paid in full You shall be entitled to a proportionate refund of premium in respect of the unused period showing on the Insurance Schedule.

Where a claim or an incident which You are aware of and is likely to give rise to a claim has occurred within the Period of Insurance no refund of premium will be paid.

In addition, a cancellation charge will be made by Ripe as outlined in their Terms of Business.

Valid reasons include but are not limited to:

- Non-payment of premium. If payment is not paid when due We will write to You requesting payment by a specific date. If We receive payment by the date set out in the letter We will take no further action. If We do not receive payment by this date We will cancel the insurance from the cancellation date shown on the letter.
- Where We reasonably suspect fraud
- Where You fail to co-operate with Us or provide Us with information or documentation We reasonably require, and this affects Our ability to process a claim or defend Our interests. See the 'Claims' section in this Insurance Booklet
- Where You have not taken reasonable care to provide complete and accurate answers to the questions We ask. See the 'Keeping Us Informed' section of this Insurance Booklet.

MAKING A CLAIM

In the event You need to make a claim, Our claims service is provided by Davies Group who are Our nominated claims handlers.

Give details of Your claim by either:

- Telephone: +44 (0) 333 400 9296
- Post: Ripe Claims Department, Davies Group, PO Box 2801, Hanley, Stoke on Trent, ST4 5DN
- Email: newclaim.smallbusiness@davies-group.com

OUR COMPLAINTS PROCEDURE

We are committed to going the extra mile for Our customers. If You believe that We have not delivered the service You expected, We want to hear from You so that We can try to put things right. We take all complaints seriously and following the steps below will help Us understand Your concerns and give You a fair response.

If You are unhappy with any element of the cover We provide or any aspect of Our service or have a cause for complaint, please contact:

Subject	Contact
A claim	<p>Please contact Davies Group Customer Relations:</p> <ul style="list-style-type: none"> • Email - customer.care@davies-group.com • Post – Davies Managed Systems Limited, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN • Phone – 01782 339128 <p>Details of the Davies Group internal complaint-handling procedures are available on request.</p>
All other matters	<p>Please contact Ripe:</p> <ul style="list-style-type: none"> • Email – complaints@ripeinsurance.co.uk • Post – Ripe Insurance Services Ltd, The Royals 353 Altrincham Road, Manchester, M22 4BJ • Phone – 0344 274 3262

If You are still unhappy after Our review, or You have not received a written offer of resolution within 8 weeks of the date We received Your complaint, You may be eligible to refer Your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

- Post: Financial Ombudsman Service, South Quay Plaza. 183 Marsh Wall, London E14 9SR
- Telephone: 0800 0234567 (Calls from UK landlines and mobiles are free) or 0300 1239123 (for mobile users)
- Website: www.financial-ombudsman.org.uk

You have the right to refer Your complaint to the Financial Ombudsman, free of charge, but You must do so within six months from the date of the final response letter. If You do not refer Your complaint in time, the Ombudsman will not have Our permission to consider Your complaint and so will only be able to do so in very limited circumstances.



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YOUR RIGHTS

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

COMPENSATION

We are covered by the FSCS. If **We** are unable to meet **Our** financial obligations **You** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information about compensation scheme arrangements is available at www.fscs.org.uk



The Royals, Altrincham Road, Manchester M22 4BJ

†. 0344 274 3721

e. small-business@ripeinsurance.co.uk

w. www.ripeinsurance.co.uk/small-business