



**JUST HAIR & BEAUTY FREELANCE HAIR & BEAUTY SCHEME  
SCHEDULE AND CERTIFICATE OF INSURANCE**

**Policy Number:** JH/010717/8065  
**Policyholder:** Holly Carter t/a Carter Hair And Makeup  
**Address:** 39 Dunmow Road, Bishops Stortford, Hertfordshire CM23 5HE  
**Period of Insurance from:** 28/07/2022 to midnight on 27/07/2023  
**Business Description:** Freelance Hairdresser, Freelance Make-Up Artist  
**Premium:**  
**Insurance Premium Tax:**  
**Admin Fee:**  
**Total:**

<u>Section Description</u>	<u>Limit of Indemnity / Sum Insured</u>
<b>PUBLIC AND PRODUCTS LIABILITY (INCLUDING TREATMENT RISKS)</b> NUMBER OF INSURED PERSONS: 1 EXCESS: £100	<b>£5,000,000</b>
<b>EMPLOYERS' LIABILITY</b> NUMBER OF INSURED PERSONS: 0	<b>Not Insured</b>
<b>BUSINESS EQUIPMENT AND STOCK</b> NUMBER OF INSURED PERSONS: 1 EXCESS: £50 (INCREASING TO £100 IF INVOLVING THEFT FROM AN UNATTENDED VEHICLE)	<b>£1,000</b>
<b>LOSS OF MONEY</b> EXCESS: £25	<b>Not Insured</b>

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

Scheme underwritten by: Covea Insurance Plc

Covea Insurance plc, Norman Place, Reading RG1 8DA.  
Registered in England and Wales. No. 613259  
Telephone: 0330 221 0444 Fax: 0118 955 2211 Website: [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)



Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277

**The Endorsements shown below apply to your policy.**

Work Overseas Extension – Worldwide excluding North America and Canada

The indemnity provided shall extend to apply anywhere in the world, other than North America and Canada, where any Insured Person is temporarily engaged in connection with the business of the Policyholder up to a maximum of 31 days for any one trip

**Communicable Disease - Total Exclusion**

(applicable to Section B - Public and Products Liability)

We will not indemnify You under this Section in respect of:

Any claim for compensation in respect of Bodily Injury or Damage arising directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

**Barbers, Hairdressers, Beauticians, Make-Up Artists and Nail Technicians Treatment Risks Extension**

Notwithstanding Exclusion 9 of Section B We will indemnify You in respect of liability for Bodily Injury or Damage to property caused by or arising from treatments rendered by You in the course of Your Business provided that such treatments are restricted to:

1. Barbering including

- i) cutting, clipping and hair art
- ii) cut-throat, hot towel, Turkish and wet shaving
- iii) ear singeing, facial waxing including threading
- iv) hand, arm, shoulder, neck and head/scalp massage

2. Hairdressing including

- i) shampoo, setting, drying and cutting hair, colouring (including bleaching, dyeing and tinting), relaxing, hair straightening, hair extensions, permanent waving, normal and special treatment of the hair carried out by a hairdresser
- ii) Brazilian and Keratin smoothing treatment, colour additives and bonding treatments
- iii) work on wigs and hairpieces, fitting, cutting and styling of wigs and hairpieces

3. Beautician Treatments including

- iv) Application of cosmetics, body wraps, facial masks, henna tattoos, exfoliation treatments, false/ spray tans, airbrushing and bleaching
- v) Application of proprietary hair removal preparations including electrolysis, sugaring, threading, epilation and use of tweezers
- vi) Cellulite/ Stretchmark treatments
- vii) Eyebrow and eyelash bleaching, plucking, shaping, tinting and threading including extensions and High Definition/ HD Brows
- viii) Manicure and pedicure (but not chiropody) including the application of acrylic coatings, nail art and nail extensions
- ix) Massage including Swedish Massage, full body, back, scalp, neck and shoulder, leg and foot massage
- x) Manicure and pedicure (but not chiropody) including the application of acrylic coatings, nail art and nail extensions

4. Ear Piercing by gun and stud method only

5. Eye Technician

- i) eyebrow and eyelash bleaching, plucking, shaping, tinting and threading
- ii) eyelash extensions and HD (high definition) brows

6. Holistic Treatments including

- i) aromatherapy
- ii) hopi ear candles
- iii) hot stone massage
- iv) indian head massage
- v) reflexology
- vi) reiki

7. Make-Up Artist work including

- i) bridal hair styling\* and make-up

- ii) period and vintage hair styling\* and make-up
- iii) airbrushing and spray tans
- iv) application of cosmetic products and henna tattoos
- v) application, creation, dressing and making of wigs, hairpieces and postiche
- vi) facial hair grooming and maintenance
- vii) eyelash extensions, eyelash and eyebrow shaping, plucking, tinting and threading
- viii) face, hand and body make-up including face and body painting
- ix) camouflage make-up
- x) ageing hair styling\* and make-up
- xi) stage hair styling\* and make-up including editorials, fashion, film, photoshoots, theatre, TV including HD work
- xii) provision of make-up lessons

\*hair styling involving use of brushes, combs, irons, wands, hairdryers and rollers (heated)

#### 8. Nail Technician work including

- i) manicures
- ii) pedicures (but not chiropody) including the application of acrylic coatings, nail art and nail extensions

#### 9. Pamper Parties

In respect of the accepted list of Treatments illustrated above, excluding Ear Piercing

#### 10. Trainer

Policy extends to indemnify the Policyholder for legal liability incurred in respect of Teaching/ Tutoring (within the accepted list of Treatments illustrated above) however Cover does not attach if the Policyholder owns, manages or controls a training establishment or school

We will not be liable under this Extension in respect of:

1. the application or use of any lotion, hair dye or other preparation wholly or partly manufactured, produced or treated in any way by You
2. usage or mixing of any Product contrary to the makers or vendors instructions other than when using colour additives and/or bonding treatments
  - (a) in respect of the requirement to perform a skin test, You must either:
    - (i) follow the manufacturer instructions &/ or
    - (ii) comply with the Just Hair & Beauty Allergy Alert Consultation and Colour Record Card &/ or
    - (iii) if using Colourstart Passport, Colourstart's own patch must be used without exception unless deferring to (i) or (ii) above
3. any treatment involving ultra violet rays, treatment of the eyes, vibro massage other than of the scalp, hypodermic injection, surgical operation or any operation involving the removal of skin
4. the use of sunbeds or solariums
5. any treatment not listed above

#### **Conditions applicable to Treatment Risks Extension**

It is a condition precedent to Our liability that

1. You and any Insured Person covered by this policy is deemed as qualified by
  - i) A Certificate received from a course recognised by the Barber, Hairdressing, Beauty and Make-Up industry for the treatments undertaken. In the event of a claim under this Section You shall provide evidence of the relevant qualifications
  - ii) Apprenticeship
  - iii) A minimum of 12 continuous months experience in the relevant trade
2. Razor or clipper blades, steel combs or any item which could pierce the skin whilst in use must be brand new or thoroughly sterilised before use

#### **Acceptable Trades**

- Barbers
- Beauticians/ Eye Technicians/ Holistics
- Hairdressers
- Hair Stylists
- Session Stylists
- Make-Up Artists
- Nail Technicians

**Freelance Barbers, Hairdressers, Beauticians, Make-Up Artists and Nail Technicians will be deemed as**

Working in one or more of the following situations:

- as a mobile client
- from home or home salon
- renting a room/chair in a third party property
- as a session stylist
- on fashion and photo shoots and festivals including pop-up versions(\*\*)
- including demonstration/participation at trade shows, competitions and exhibitions
- on-set including TV, film and theatre sets including red carpet events and bus/van facilities

**Notes**

- \*\*: running a Team; all assistants must have their own Public Liability/ Treatment Risk Insurance

**Reason for issue:** Renewal

**Schedule Dated:** 01/08/2022