

Hairdressers & Beauty Salon Extension

Definitions (for the purposes of this Extension only):

Treatment

washing, styling, cutting or drying of hair
dyeing, tinting, bleaching, semi and permanent waving or straightening,
strengthening or other treatment of the hair or scalp, cut throat razor shaving
Acid Peels
Acupressure
Advanced Electrolysis
Airbrush & Spray Tanning
Alkaline Skin Wash
Application of false tanning products
Aqua Detox
Aromatherapy
Ayurvedic massage
Bio Skin Jetting
Bleaching Of Superfluous Hair
Body Wraps
Bowen Technique
CACI and other micro current facial toning
Collagen Beds
Cranio Sacral therapy
Cryolysis
Crystal Healing
Dermaroller
Dextox Foot Spa
Ear Piercing & Nose Piercing using the gun and stud method
Electrical Epilation (Electrolysis) & Galvic epilation
Endermologie
Eyebrow & Eyelash Tinting, Plucking, Shaping, Perming and applying false eyelashes
Facials
Foot Massage
Galvanic Treatments
Garra Rufa fish
HD Brows
Henna Art
Hopi Ear Candles
Hot Stone Therapy
Indian Head Massage
Intense Pulsed Light Hair Removal And Other Light Assisted Treatments
Infra Red Sauna
Kinesiology
Laser Hair Removal
Laser Weight Loss (non surgical and does not pierce the skin)
Lava Shells
LED Light Therapy
Lipo-Light LVL
Lash Lift
Make-Up including semi-permanent Make-Up
Manicure, Pedicure, Nail Cutting, Shaping, Varnishing, Nail Art, Nail Extensions
Manual lymphatic drainage
Microblading
Microdermabrasion
Microneedling



Non medical massage

Oxygen Treatments

Paraffin Wax

Power Plates

Radio Frequency

Reflexology

Reiki

Skin Rolling

Su-Do Body Art

Sugaring

Sunbeds (less than 10% of turnover and limited to a maximum of 2 sunbeds per premises)

Threading

Toning Tables

Tooth jewellery

Tui-na

Venus Freeze

Vibration Plate

Waxing

3D Lipo

Qualified Operator

Any person 18 years or over who has either:

A) more than 2 years continuous experience of professional hairdressing or beauty therapy, or apprentice hairdresser or apprentice beauty therapist under the constant and direct supervision of a fully qualified person which shall mean a person aged over 18 years who holds the relevant certificates and/or qualifications applicable to the Hairdressers or Beauty Treatment provided

B) completed 2 years technical college training in hairdressing or beauty treatments AND has completed the appropriate training for the treatment being provided

The Cover

The Cover provided under the Liability Section extends to include liability arising out of any operation usually undertaken by You or a Qualified Operator as one of Your Employees in the ordinary course of the Business as a hairdresser or beautician in the Premises subject to Our maximum liability under this extension being:

(i) £250,000 any one occurrence or series of occurrences

(ii) £250,000 any one occurrence or series of occurrences arising out of one event and in the Period of Insurance

Exclusions:

We shall not be liable for any claim arising out of or attributable to:

1. application or use by You or any of Your Employees, of any lotion, hair dye or other preparation that is not a proprietary brand
2. use contrary to the makers or vendors instructions as regards failure to make the appropriate skin tests before use and/or subsequent procedures required or recommended by them in respect of any lotion hair dye or other preparation
3. any Treatment carried out by any person other than a Qualified Operator except:
 - A) the washing and drying of hair, hairpieces or wigs
 - B) whilst such person is under the direct and continuous supervision of a Qualified Operator

Restriction of Products Supplied for Hairdressing Treatment - Applicable to Liability Section

We shall not indemnify the Insured against liability arising from any Product Supplied for hairdressing use or application which is a preparation or application made up to the formula of the Insured and/or which is not a proprietary brand.

This Policy shall not indemnify the Insured against liability from the development or spread or exacerbation of any cancer or other form of tumour whether pre-existing or not which is caused by or related to the use of or exposure to the effects of sun beds or any source or form of ultra violet rays whether as part of any medical or not.

