



Your Aviva Business Insurance
Retail, Hairdressers and Beauticians

Summary of Cover

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Business Premises – Buildings, Stock, Contents and Electronic Equipment

This is a summary of the Buildings, Stock, Contents and Electronic Equipment section of your policy. You will find the full terms and conditions in the policy document, but we have tried to put all the essentials here in this summary. Your cover depends on the choices you have made and your cover document will show the items you have chosen to include along with the cover limits.

What is Buildings, Stock, Contents and Electronic Equipment Insurance?

This cover is designed for businesses that operate from dedicated business premises that are either owned or rented. If you own the business premises you can protect the buildings against damage from common risks like fire, flood, burst pipes or falling trees and we will cover the cost of the repairs. You can also protect your business stock, contents and/or electronic equipment at your premises or when you're out and about. Wherever you are in the world we'll repair or replace the items quickly if they're damaged or stolen.

You can tailor our business premises insurance to suit your business needs. Simply choose the cover – from stock only to protecting all the valuable items your business depends on.

Section	Buildings	Contents & Electronic Equipment	Limits
Basis of Cover - 'All Risks' including Glass and Subsidence.			
Changing locks	✓	✓	£50,000
Detecting leaks	✓	✓	£50,000
Metered services	✓	✓	£50,000
Underground services	✓	✗	Building sum insured
Newly acquired buildings & improvements	✓	✗	10% of your Building sum insured or £500,000 whichever is lower
Damage to grounds by emergency services	✓	✓	£50,000
Damage to business records	✗	✓	£10,000
Unauthorised use of mobile phone	✗	✓	£250 – up to 2 claims
Lamps, signs and nameplates	✗	✓	£50,000
Theft damage to buildings	✓	✓	Building or Contents sum insured
Homeworkers	✗	✓	Contents or Electronic Equipment sum insured
Employees' or visitors' personal belongings	✗	✓	£1,000 per person
Option to add Terrorism cover	✓	✓	Buildings and Contents sum insured

What's not covered

- Cover for items outside Europe is restricted to 30 days per year
- Theft or attempted theft where you or your partners, directors, employees or household members are involved or from any building not capable of being locked or from open areas of the premises
- Overnight theft from unattended vehicle unless the keys have been removed from the vehicle, all manufacturer's security devices have been put into effect and any unattached trailers have anti-hitching devices which are put into effect
- Damage caused by storm, malicious persons, theft or attempted theft to property in any soft topped, open topped or open sided vehicle
- Damage to moveable property in the open caused by wind, rain, hail, sleet, snow, flood or dust
- Mechanical or electrical breakdown
- Unexplained losses, fraud or dishonesty
- Malicious damage, escape of water or glass breakage when your premises are unoccupied for more than 45 days
- Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship
- Changes in the water table and frost damage
- £250 excess will be deducted from each claim.

Stock in Transit

This is a summary of the Stock in Transit cover section of your policy. You will find the full terms and conditions in the policy document, but we have tried to put all the essentials here in this summary. Your cover depends on the choices you have made and your cover document will show the items you have chosen to include along with the cover limits.

What is Stock in Transit Insurance?

This cover is designed for businesses whose income could be affected as a result of damage to stock and materials in trade whilst in transit.

What's covered

- Damage to Stock and Materials in Trade whilst in transit by a vehicle used in connection with Your Business including loading and unloading and whilst temporarily stored during transit.

What's not covered

- Defective or inadequate packing, insulation or labelling
- Evaporation or ordinary leakage
- Vermin, wear, tear, gradual deterioration or contamination
- An existing hidden defect in Your Stock and Materials in Trade.

NOTE

Stock in Transit cover is only available if you have bought our Buildings, Stock and Contents insurance.

Money and Assault

This is a summary of the money and assault cover section of your policy. You will find the full terms and conditions in the policy document, but we have tried to put all the essentials here in this summary. Your cover depends on the choices you have made and your cover document will show the items you have chosen to include along with the cover limits.

What is Money and Assault Insurance?

Losing money, whether by accident or theft, is something that no business wants to go through. Money and assault insurance protects your business money against losses from your premises, at your home and whilst in transit.

What's covered

- Loss of money belonging to your business up to £5,000
 - on your premises during business hours
 - whilst in transit or in a bank night safe
 - on your premises from a locked safe after business hours
- Up to £500 not in a locked safe after business hours
- Up to £500 whilst at trade markets, fairs and exhibitions, as well as at your home or an employee's
- Up to £10,000 for bodily injury to you or your employees as a result of assault or attempted assault whilst carrying money belonging to your business.

What's not covered

- Shortage due to clerical or accountancy errors
- Loss due to the fraud or dishonesty of any employees not discovered within seven working days
- Loss from unattended vehicles
- Loss arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.

NOTE
Money and Assault insurance is only available if you have bought our Buildings, Stock and Contents insurance.

Business Income

This is a summary of the business income cover section of your policy. You will find the full terms and conditions in the policy document, but we have tried to put all the essentials here in this summary. Your cover depends on the choices you have made and your cover document will show the items you have chosen to include along with the cover limits.

What is Business Income Insurance?

If you insure your buildings and contents with us, you can also choose to add loss of business income insurance. For example, if your premises were temporarily unusable because of flooding, loss of income insurance will pay for the earnings you would have made until the business is back on its feet. It also pays for on-going operating costs such as wages and rent as well as additional expenses if you have to move to alternative premises or even hire extra staff.

What's covered

- Loss of income, up to £1 million, for a maximum period of 36 months
- Loss of income up to £50,000 per incident as a consequence of:
 - Damage to property that prevents or restricts access to your premises
 - Forced closure of your premises due to a specified disease occurring at the premises or within five miles of its boundary, food poisoning, vermin pests or defective sanitation
 - Damage at your supplier's premises in the UK or The Republic of Ireland
 - Accidental failure of the public supply of electricity, gas or water lasting at least 4 hours
 - Accidental failure of telecommunications services lasting at least 4 hours
 - Loss of Attraction - damage to property within one mile of your premises which causes a reduction in the number of customers visiting the area
 - Damage to property in transit
- Up to £10,000 to reproduce your business records if damaged and help with the cost of tracing your debtors
- Additional costs to prevent a reduction in your income due the death or total disablement of the owner, director or trustee
- Additional costs you incur due to an employee lottery win.

What's not covered

- Losses excluded under your buildings and contents cover
- Erasure or distortion of data unless caused as a result of damage to your computer equipment
- If your business is wound up or carried on by a liquidator or receiver or is permanently discontinued.
- In respect of forced closure as a result of specified disease, food poisoning, vermin, pests or defective sanitation – any costs incurred in cleaning, repair, replacement, recall or checking of property.

Temperature Controlled Stock

This is a summary of the Temperature Controlled Stock cover section of your policy. You will find the full terms and conditions in the policy document, but we have tried to put all the essentials here in this summary. Your cover depends on the choices you have made and your cover document will show the items you have chosen to include along with the cover limits.

What is Temperature Controlled Stock Insurance?

If you keep stock in a refrigerated unit, there's a risk that it could be damaged if the unit breaks down. And since your stock is valuable, it pays to protect it with the right cover. If your refrigerated unit breaks down or there is a failure in the power supply this insurance will cover the cost of replacing your stock.

What's covered

- Damage due to a rise or fall in the temperature of the refrigerated unit
- Contamination from refrigerant fumes
- Damage caused by accidental failure of the public supply of electricity.

What's not covered

- Damage caused by wear and tear, deterioration, defects in the unit or failure to set any temperature controls
- The most we will pay for each refrigerated unit is up to £5,000 in any one claim
- 10% of each and every loss (minimum £25) where damage involves refrigeration units over 5 years old at the time of the damage.

NOTE

Temperature Controlled Stock cover is only available if you have bought our Buildings, Stock and Contents insurance.

Loss of Alcohol Licence

This is a summary of the Loss of Alcohol Licence cover section of your policy. You will find the full terms and conditions in the policy document, but we have tried to put all the essentials here in this summary. Your cover depends on the choices you have made and your cover document will show the items you have chosen to include along with the cover limits.

What is Loss of Alcohol Licence Insurance?

This cover is designed for businesses whose income could be affected as a result of non-renewal or withdrawal of your licence from causes beyond your control.

What's covered

We will pay you for reduction in the value of your interest in your premises or your business following Loss of Alcohol Licence.

What's not covered

Loss of Alcohol Licence arising out of:

- If there has been any opposition to or any incident that may prejudice the granting, renewal, or transfer of the licence
- Proposer or licence holder has had an application for the granting, renewal or transfer of the licence refused or had conditions imposed
- Application for a transfer of the licence within the next 12 months.
- Any town or country planning, improvement or redevelopment
- Compulsory purchase or surrender
- Reduction or redistribution of licences
- A change in the law.

Public and Products Liability (including Hairdressers and/or Beauticians Liability if selected)

This is a summary of the public and products liability section of your policy. You will find the full terms and conditions in the policy document, but we have tried to put all the essentials here in this summary. Your cover depends on the choices you have made and your cover document will show the items you have chosen to include along with the cover limits.

What is Public and Products Liability Insurance?

Public liability insurance provides protection if you are held responsible for causing accidental bodily injury to your clients, visitors, or the general public or damage to their property. Products liability cover sits alongside our public liability insurance protecting your business in the event that a product you make or supply causes an accidental injury to someone or damage to their property.

Our public and products liability insurance is there to cover the compensation payments and any associated legal costs and expenses you are liable for. The public liability cover limit you select is on an “any one occurrence basis”. The most we will pay for all products liability claims during the policy period is the cover limit you chose.

What's covered

- Products supplied includes
 - Promotional merchandise, brochures, food and drink
 - Branded goods in manufacturers' unopened container
 - Office equipment previously used by your business
- Liability for loss or damage to premises hired or rented to you for the purpose of your business
- Injury to working partners
- Accidental damage to employees' and visitors' personal belongings in your custody and control
- Cover under the Defective Premises Act 1972 if a building you previously owned or occupied for your business causes accidental bodily injury or damage
- Payment for court attendance expenses in connection with a claim you are covered for; £500 per day for you and £500 for each employee
- Personal liability of employees and directors whilst they are working temporarily overseas on behalf of your business
- Legal costs and expenses in defending prosecutions under all relevant health and safety legislation, Consumer Protection Act 1987, Food Safety Act 1990, Corporate Manslaughter and Corporate Homicide Act 2007
- Liability under Data Protection rules
- Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK
- Acts of terrorism (limited to £2 million for any one event).

What's not covered

- Injury to your employees
- Injury or damage to property from professional neglect, errors, omissions or advice (Applies to retailers only)
- Injury or damage from professional neglect, errors, omissions in treatment, medication, certification or advice (Applies to hairdressers only)
- Unauthorised access to or use of computer equipment
- Failure of computer equipment or loss of data in connection with a virus or denial of service attack
- Loss or damage to property in your custody or control
- Damage to, or the cost incurred to repair, remove, replace, reapply, rectify or reinstate any product supplied or work completed by you or on your behalf
- Liquidated damages, penalty clauses and fines
- Products supplied that could affect the navigation, propulsion or the safety of any aircraft or other aerial device or the safety or operation of nuclear installations
- Pollution unless caused by a sudden and identifiable incident
- Products supplied to or work on, or travel to/from any offshore installation or support vessel
- Claims arising from asbestos
- Damage during the fixing/correcting of defective products supplied, or the cost of recalling them
- The most we will pay for claims brought in Canada or the United States of America is your cover limit, inclusive of legal costs and expenses
- £250 excess will be deducted from each claim.

What is Hairdressers Liability Insurance?

This is a summary of the Hairdressers Liability cover section of your policy, which is in addition to the Public and Products Liability Insurance. You will find the full terms and conditions in the policy document, but we have tried to put all the essentials here in this summary. Your cover depends on the choices you have made and your cover document will show the items you have chosen to include along with the cover limits.

What's covered

Barber

- Washing, drying, cutting and styling of hair.

Hairdresser

- Washing, drying, cutting and styling of hair
- Tinting, dyeing, bleaching, permanent waving or special treatment of hair
- Eyebrow and eyelash plucking, shaping and tinting
- Manicure and pedicure
- Ear piercing by the 'gun and stud' method.

What's not covered

- Skin Allergies - You must obtain a medical certificate, before treatment begins, from any person who knows he or she suffers from skin allergies, which states that they may undergo treatment
- Sterilisation - you must ensure that razor and clipper blades, steel combs, needles and any other item which could pierce skin while in use are thoroughly sterilised before use unless being used for the first time.

What is Beauticians Liability Insurance?

This is a summary of the Beauticians Liability cover section of your policy, which is in addition to the Public and Products Liability Insurance. You will find the full terms and conditions in the policy document, but we have tried to put all the essentials here in this summary. Your cover depends on the choices you have made and your cover document will show the items you have chosen to include along with the cover limits.

What's covered

Hair & Beauty Salon

Barber

- Washing, drying and cutting of hair
- Facial hot/cut throat shaving

Hairdresser

- Hair tinting, dyeing, bleaching, permanent waving or straightening and hair conditioning treatments
- Application of hair extensions
- Eyebrow shaping, plucking, waxing, tinting and eyelash tinting, perming and extensions
- Manicure and pedicure
- Ear piercing by the 'gun and stud' method
- Application of cosmetics and facial masks (including ionisation and steam treatments)

Beautician

Alternative Therapy

- Aura soma, colour therapy, crystal healing therapy, electro crystal therapy, holographic repatterning, LED therapy, reiki and spray on tans

Aromatherapy

- Aromatherapy and bach flower remedies

Exfoliation

- Body brushing, body scrub including salt and sugar scrubs, exfoliation, full body polish, glycolic acid treatments, micro skin abrasion, paraffin wax treatment and remedial camouflage

Hair Removal

- Alkaline skin wash, intense pulsed light – IPL, IPL – facial rejuvenation and sugaring

What's not covered

- Skin Allergies - You must obtain a medical certificate, before treatment begins, from any person who knows he or she suffers from skin allergies, which states that they may undergo treatment
- Sterilisation - you must ensure that razor and clipper blades, steel combs, needles and any other item which could pierce skin while in use are thoroughly sterilised before use unless being used for the first time.

Massage

- Ayurveda, baby massage instruction, biodynamic therapy, bowen technique, cranio-sacral therapy, daoyin Tao massage, eastern head massage, hot stone massage, Indian head massage, jin shin jyutsu, light heat energy (LHE), magnetic therapy, massage, metamorphic technique, niagara therapy massage, olys light system, rebalancing, reflexology, rolfing, shiatsu and ultrasound

Beauty Salon

Alternative Therapy

- Aura soma, colour therapy, crystal healing therapy, electro crystal therapy, holographic repatterning, LED therapy, reiki and spray on tans

Aromatherapy

- Aromatherapy and bach flower remedies

Exfoliation

- Body brushing, body scrub including salt and sugar scrubs, exfoliation, full body polish, glycolic acid treatments, micro skin abrasion, paraffin wax treatment and remedial camouflage

Hair Removal

- Alkaline skin wash, intense pulsed light – IPL, IPL – facial rejuvenation and sugaring

Massage

- Ayurveda, baby massage instruction, biodynamic therapy, bowen technique, cranio-sacral therapy, daoyin tao massage, eastern head massage, hot stone massage, indian head massage, jin shin jyutsu, light heat energy (LHE), magnetic therapy, massage, metamorphic technique, niagara therapy massage, olys light system, rebalancing, reflexology, rolfing, shiatsu and ultrasound

Beautician

Alternative Therapy

- Aura soma, colour therapy, crystal healing therapy, electro crystal therapy, holographic repatterning, LED therapy, reiki and spray on tans

Aromatherapy

- Aromatherapy and bach flower remedies

Exfoliation

- Body brushing, body scrub including salt and sugar scrubs, exfoliation, full body polish, glycolic acid treatments, micro skin abrasion, paraffin wax treatment and remedial camouflage

Hair Removal

- Alkaline skin wash, intense pulsed light – IPL, IPL – facial rejuvenation and sugaring

Massage

- Ayurveda, baby massage instruction, biodynamic therapy, bowen technique, cranio-sacral therapy, daoyin tao massage, eastern head massage, hot stone massage, indian head massage, jin shin jyutsu, light heat energy (LHE), magnetic therapy, massage, metamorphic technique, niagara therapy massage, olys light system, rebalancing, reflexology, rolfing, shiatsu and ultrasound

Nail Technician

- Manicure and pedicure

Eyelash & Eyebrow Technician

- Eyebrow shaping, plucking, weaving, tinting and eyelash tinting



Employers' Liability

This is a summary of the employers' liability section of your policy. You will find the full terms and conditions in the policy document, but we have tried to put all the essentials here in this summary. Your cover depends on the choices you have made and your cover document will show the items you have chosen to include along with the cover limits.

What is Employers' Liability Insurance?

Employers' liability insurance protects your business against the cost of compensating an employee and any associated legal fees if they're injured or become ill as a result of their work. If you employ staff you're responsible for their health and safety during work time and are required by law to have employers' liability insurance. You can be fined £2,500 for every day you are not properly insured. The compulsory level of insurance cover required is £5 million although our policy provides £10 million as standard.

What's covered

- £10 million cover limit
- Employees on work experience and government schemes
- Worldwide cover for employees who are temporarily working overseas (excluding construction trades)
- Legal costs and expenses in defending prosecutions under all relevant health and safety legislation, Consumer Protection Act 1987, Food Safety Act 1990, Corporate Manslaughter and Corporate Homicide Act 2007
- Payment for court attendance expenses in connection with a claim you are covered for; £500 per day for you and £500 for each employee
- Acts of terrorism (limited to £5 million for any one event).

What's not covered

- Work in or on or travel to or from any offshore installation or support vessel
- Injury to an employee travelling in or on, or getting into or out of, a vehicle where any Road Traffic Act legislation applies
- Liquidated damages, penalty clauses, or fines.

NOTE

Employers' Liability is only available if you have bought our Public and Products Liability insurance.

Professional Indemnity

This is a summary of the professional indemnity cover section of your policy. You will find the full terms and conditions in the policy document, but we have tried to put all the essentials here in this summary. Your cover depends on the choices you have made and your cover document will show the items you have chosen to include along with the cover limits.

What is Professional Indemnity Insurance?

Professional indemnity insurance is important for businesses that offer professional advice, design or consultancy services. It is sometimes called “errors and omissions” insurance and covers you in the event that you make a mistake, give wrong advice or provide poor service that causes financial loss to a client or customer who then claims for compensation. Even if your business has done nothing wrong, professional indemnity insurance will cover the legal costs necessary to defend you against allegations and protect your business’ reputation.

Professional indemnity cover is on a “claims made” basis and only covers you for claims first made against you during the period of insurance.

What’s covered

- If your business has been operating with professional indemnity insurance we will provide cover for the work you have done in the past as long as there’s not been a break in cover between your old and new policy
- Cover is provided for work in respect of any business acquired during the policy period where the fee income of the acquired business does not exceed £50,000
- Liability arising from services as part of a joint venture
- Cover for the rectification costs of lost or damaged documents or data
- Legal defence costs and claims for compensation arising from mistakes in your work for a client or you fail in your duty of care as a professional
- A employee commits a dishonest or fraudulent act
- You have used material about an individual that causes offence or breaches their confidentiality
- Breach of contract
- Breach of statute
- Representation at official proceedings relating to issues which may later become a claim.

What’s not covered

- Claims and circumstances known at the inception of cover
- Insolvency or bankruptcy of the Insured
- The most we will pay for claims brought in Canada or the United States of America is your cover limit, inclusive of legal costs and expenses
- Claims caused by computer viruses
- £250 excess will be deducted from each and every claim.

NOTE

Professional Indemnity insurance is available if you have bought our Buildings and Contents and/or Public and Products Liability insurance

Cover is currently not available for professions which are required to hold compulsory professional indemnity insurance (such as accountants, architects, solicitors or surveyors) or require design & build cover.

Important Questions

How long does my Aviva Business Insurance run for?

Your policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Insurance Cover Document) and for any period for which you renew the policy, as long as you continue to pay your premium.

How do I make a claim?

Should you need to make a claim please phone our help line(s) on:

- **0345 030 7074** for all claims relating to Buildings, Stock, Contents & Electronic Equipment, Business Income, Money and Assault, Temperature Controlled Stock, Stock in Transit and Loss of Alcohol Licence
- **0345 030 7563** for all Liability claims
- **0207 157 2569** for all Professional Indemnity claims

Please have your policy number to hand when calling.

What happens if I want to cancel my policy?

If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to cancel and the insurance cover has already commenced providing there have been no claims made under the policy, there are no claims under consideration and no incidents which you are aware of that are likely to result in a claim, you will be entitled to a refund of the premium paid, less a proportionate deduction for the time we have provided cover.

To cancel your policy, please contact us Monday to Friday 9:00am - 5:00pm (bank holidays 10:00am - 4:00pm) on **0800 015 8948**.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact us on **0800 015 8948**.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Aviva were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Our credentials and commitment to you

When you choose Aviva, your business is protected by the financial strength of the UK's largest commercial insurer and the market leader in business insurance solutions. Aviva is the world's seventh-largest insurance group and the biggest in the UK. It is one of the leading providers of life and pensions products to Europe and has substantial businesses elsewhere around the world.

Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

For our joint protection calls may be recorded and/or monitored.

Additional Product Information

These items should be read in conjunction with your policy documents.

Where am I covered?

This will depend on the product and choices you have made, please refer to the Summary of Cover and Policy Booklet for details of where you are covered.

What are my obligations?

This is a summary of your main obligations under the policy.

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance – If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents.

When and how do I pay?

Payment options are shown at time of purchase.

How do I cancel the contract?

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy.

To cancel your policy, please contact us Monday to Friday 9:00am – 5:00pm (bank holidays 10:00am to 4:00pm) on **0800 015 8948**.



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