

Tradestar Hairdresser Insurance

Policy Document



TRADESTAR HAIRDRESSER POLICY

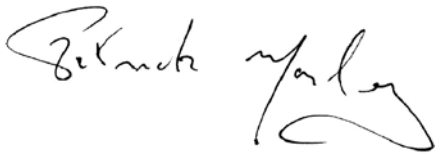
(INCORPORATING BEAUTICIANS COVER)

The policy, schedule and any endorsements should be read as if they are one document.

The policy is a contract between YOU and US. The proposal form and declaration signed by YOU or submission and related correspondence received by US form the basis of the contract.

WE will insure YOU under those sections shown in the schedule during any period of insurance for which WE have accepted your premium provided all the terms and conditions of the policy are kept.

For and on behalf of Zurich Insurance plc ('Zurich')

A handwritten signature in black ink, appearing to read 'Patrick Manley', with a stylized flourish at the end.

Patrick Manley
Chief Executive Officer Ireland

This is a legal document and should be kept in a safe place.

To fully understand the cover provided under your policy, your attention is drawn to exclusions under individual sections and also general/claims conditions and general exclusions.

Please read your policy and schedule carefully. If they do not meet your needs please return all documents to US or your broker or agent.

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MEANING OF WORDS

Certain words in the policy have special meanings. These meanings are given below. To help YOU identify these words in the policy WE have printed them in capital letters throughout.

Average

If, at the time of the DAMAGE, the sum insured is less than the full reinstatement value of the property insured the amount WE will pay will be reduced in proportion to the amount of the underinsurance.

Building(s)

The BUILDING(S) of the PREMISES being built of bricks, stone or concrete and roofed slates, non-combustible tiles, concrete, asphalt, metal or sheets or slabs composed entirely of non-combustible mineral ingredients comprising:

- the salon and residential accommodation and all outbuildings used in connection with the BUSINESS or for domestic purposes but excluding signs, glass in windows and doors and fixed sanitary ware except as provided elsewhere in this policy
- walls, gates, fences and hedges around the BUILDING(S) and belonging to them
- tanks, drains, pipes and cables servicing the salon PREMISES
- Landlords fixtures and fittings.

Business

The BUSINESS shown in the schedule including the provisions and management of canteen, social, sports and welfare organisations for the benefit of your EMPLOYEES and first aid, fire and ambulance services.

Damage or Damaged

Loss, destruction or DAMAGE.

Defined Perils

Fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances, malicious persons, earthquake, subterranean fire, storm, tempest, flood, escape of water from any tank apparatus or pipe, or impact by any vehicle or goods falling from them or animal.

Employee

- Anyone who has entered into or works under a contract of service or apprenticeship with YOU, provided a proper wages book is kept which includes each EMPLOYEE and each EMPLOYEE is registered for P.A.Y.E. and P.R.S.I.
- Any labour only subcontractor or anyone employed by them
- Any self-employed person
- Anyone who is engaged under a work experience scheme or similar scheme
- Anyone who is hired or borrowed by YOU

working for YOU in connection with the BUSINESS.

Excess

Where an EXCESS is shown in any section of this policy or any endorsement attached to the policy, the amount for which YOU will be responsible will be deducted from all claims for DAMAGE to material property after all other terms and conditions have been applied.

Premises

The BUILDING(S) and the land within the boundaries belonging to them.

Hairdresser Treatment(s)

Shampoo, condition, detangle hair, set, blow dry and finish short and long hair, cut and relax hair, style dress and finish hair using basic, thermal, locking or plaiting techniques and added hair, hair extensions, patterns in hair, mix and apply permanent/temporary colour or bleach, colour correction services, pulled through and woven/mesh highlights/lowlights (including preparation and application), perm and neutralise hair, shaving services, trim full beards and moustaches, advice and consultation services and head or scalp massages.

We, Us, Our

Zurich Insurance plc

You

The person, people or the Company shown in the schedule as the Insured.

SECTION A – Buildings

WHAT IS INSURED

The BUILDING(S) are insured against DAMAGE caused by the events in paragraphs 1-9 and 10 (if operative).

1. Fire

Fire, lightning, explosion or earthquake.

2. Stealing

Stealing or attempted stealing.

3. Riot

Riot or civil, labour or political disturbances or vandals or malicious people.

4. Storm

Storm or flood.

5. Water

Escape of water from fixed water apparatus. WE will also pay for DAMAGE (excluding wear and tear, rust or gradual deterioration of any installation) to any fixed water apparatus caused by freezing or forcible or violent bursting. WE will also pay for costs incurred in locating the source of the DAMAGE to the BUILDING(S).

6. Impact

Impact by aircraft or other aerial devices, road or rail vehicle or articles falling from them or by animals.

7. Aerials

Falling aerials, aerial fittings or masts.

8. Oil

Leakage of fuel oil used solely for domestic purposes in connection with the BUILDING(S). We will also pay for costs incurred in locating the source of the DAMAGE to the BUILDING(S).

9. Trees

Falling trees or branches. WE will also pay the cost of removing any fallen trees or branches which cause DAMAGE to the BUILDING(S).

WHAT IS NOT INSURED

DAMAGE caused by the bursting of a boiler (not being a boiler used for domestic purposes only).

DAMAGE caused by stealing or attempted stealing not involving entry to or exit from the BUILDING(S) by forcible and violent means.

DAMAGE in respect of property in the open.

DAMAGE caused:

- by stealing or attempted stealing.
- through confiscation, destruction or requisition by order of the Government or any Public Authority.
- in respect of any BUILDING(S) which is empty or not in use.
- resulting from stoppage at work.

DAMAGE caused by frost, subsidence, ground heave or landslip.

DAMAGE to gates and fences.

DAMAGE due to a change in the water table level.

DAMAGE in respect of moveable property in the open.

- DAMAGE in respect of any BUILDING(S) which is empty or not in use.
- Any amount in excess of €12,750 incurred in locating the source of the DAMAGE in any one period of insurance.

DAMAGE arising from the erection, dismantling, repair or maintenance of such apparatus.

DAMAGE due to wear and tear, rust or gradual deterioration of any installation.

Any amount in excess of €12,750 incurred in locating the source of the DAMAGE in any one period of insurance.

DAMAGE caused by felling or lopping trees.
DAMAGE to gates and fences.

WHAT IS INSURED

This cover is operative only if indicated in the schedule.

10. Accidental Damage

Accidental DAMAGE not caused by the events under paragraphs 1-9 of this section.

WHAT IS NOT INSURED

DAMAGE caused by or arising from

- insects, parasites, vermin or domestic pets.
- atmospheric or climatic conditions or the action of light.
- alteration, repair, maintenance, decoration, restoration, dismantling or renovation.
- demolition, structural alteration or structural repair.
- drying, dyeing, washing or cleaning.

DAMAGE caused by or consisting of:

- inherent vice, latent defect, gradual deterioration, wear and tear, frost, change in water table level, its own faulty or defective design or materials.
- faulty or defective workmanship, operational error or omission, on the part of YOU or any of YOUR employees.
- gradually operating causes.
- the bursting of a boiler (not being a boiler used for domestic purposes only), economiser or other vessel machine or apparatus in which internal pressure is due to steam only and belonging to or under the control of YOU.
- pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds but this shall not exclude subsequent DAMAGE which itself results from a cause not otherwise excluded.

DAMAGE caused by or consisting of:

- corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, marring or scratching.

DAMAGE consisting of:

- joint leakage, failure of welds, cracking, fracturing, collapse or overheating of boilers, economisers, superheaters, pressure vessels or any range of steam and feed piping in connection with the above.
- mechanical or electrical breakdown or derangement in respect of the particular machine apparatus or equipment in which such breakdown or derangement originates.

DAMAGE caused by or consisting of:

- subsidence, ground heave or landslip unless resulting from fire, explosion, earthquake or the escape of water from any tank apparatus or pipe.
- normal settlement or bedding down of new structures within 2 years of their completion or during the contract maintenance period which is the larger.

WHAT IS INSURED

WHAT IS NOT INSURED

DAMAGE caused by or consisting of:

- acts of fraud or dishonesty.
- disappearance, unexplained or inventory shortage, misfiling or misplacing of information.

DAMAGE to BUILDING(S) caused by its own collapse or cracking unless resulting from a defined peril in so far as it is not otherwise excluded.

DAMAGE in respect of moveable property in the open, fences and gates caused by wind, rain, hail, sleet, snow, flood or dust.

DAMAGE caused by fire resulting from its undergoing any heating process or any process involving the application of heat.

DAMAGE in respect of:

- jewellery, precious stones, precious metals, bullion, furs, curiosities, works of art or rare books.
- property in transit.
- computers or data processing equipment.
- money cheques, stamps, bonds, credit cards or securities of any description other than such.

DAMAGE caused by a defined peril in so far as it is not otherwise excluded.

11. Services

Accidental DAMAGE to underground and overhead cables, pipes, tanks or drains servicing the BUILDING(S) for which YOU are responsible.

Any consequential DAMAGE.

12. Pipes

The cost of breaking into and repairing the pipe between the main sewer and the PREMISES following the blockage of the pipe.

13. Rent Receivable

If the BUILDING(S) is made uninhabitable by DAMAGE from any cause insured by this section, WE will pay for loss of rent, until the BUILDING(S) is repaired or reinstated.

The Limit

The most WE will pay is 15% of the sum insured on BUILDING(S). The work of repair or reinstatement must be done without delay.

WHAT IS INSURED

14. Property Owners Liability

Any amounts which YOU, as owner of the PREMISES become legally liable to pay as compensation for an accident, occurring during the period of insurance, which causes accidental death or accidental BODILY INJURY to a person or accidental DAMAGE to material property.

Bodily Injury

Bodily Injury shall mean:

- BODILY INJURY, illness or disease
- Wrongful arrest, detention, imprisonment or eviction of any person other than any EMPLOYEE by YOU up to a maximum limit of liability of €6,500 any one incident and €32,000 in the aggregate in any period of insurance. The limit of liability shall be inclusive of all costs and expenses.

The Limit

The most WE will pay for any claim or claims arising from any one event is €2,600,000 plus costs agreed by US in writing.

Discharge of Liability

WE may discharge OUR liability to YOU in respect of any claim by paying to YOU or on your behalf the maximum amount payable in respect of any one accident or series of accidents occurring in connection with any one event. If WE opt to discharge OUR liability in this way and have made previous payments in respect of the accident or series of accidents occurring in connection with any one event WE will pay the balance of the maximum amount to YOU or on your behalf. WE will also pay legal costs incurred prior to the date of such payment.

15. Glass

Accidental breakage of fixed plain plate and sheet glass in the windows and doors and fixed sanitary ware for which YOU are responsible in the salon PREMISES.

The most WE will pay is the cost of replacing broken glass with glass of similar quality.

We will also pay up to a maximum of €650 for:

- DAMAGE to frames and framework of any description.
- The cost of boarding up until the broken glass is replaced.
- Rectifying of Alarm System.
- Stained glass.
- Silvering, lettering, bending or ornamental glass.

WHAT IS NOT INSURED

Any liability:

- arising from an agreement which imposes a liability which YOU would not otherwise have been under.
- arising from the occupation of the PREMISES.
- for DAMAGE to property owned or held in trust by YOU or in your custody or control.
- for BODILY INJURY to any EMPLOYEE.
- for the cost of remedying any defect or alleged defect in the PREMISES.
- in respect of claims arising in connection with any work of building construction, reconstruction, structural alteration or demolition.

- DAMAGE resulting from repairs or alterations to the PREMISES.
- Breakage of cracked or scratched glass.
- In respect of any BUILDING(S) empty or not in use.

Additional Covers

WHAT IS INSURED

1. Damage caused by Emergency Services

DAMAGE caused to lawns, paths and gardens by the movement of emergency service vehicles occurring within the confines of the site on which the BUILDING(S) stand.

2. Fire Brigade Charges

The cover provided by this policy is extended to include cover for charges that are levied by a fire authority in accordance with the Fire Services Act 1981 or any subsequent amendments in controlling or extinguishing fire affecting (or threatening to affect) the property insured by this policy in circumstances which have given rise to, or would have given rise to DAMAGE arising from a cause which is not an excluded cause.

3. Landscaping Damage

DAMAGE to lawns, trees, plants and shrubs as a result of the events in paragraphs 1 (Fire) and 3 (Riot) occurring within the confines of the site on which the BUILDING(S) stand.

4. Replacement of Locks

WE will pay for the necessary replacement of locks following the loss of keys to the BUILDING(S) or to any safe or strongroom in the BUILDING(S) by stealing from:

- the BUILDING(S)
- the home of any EMPLOYEE or director

provided that if the keys are to a safe, they are not left in the BUILDING(S) overnight.

WHAT IS NOT INSURED

Any amount in excess of €1,300.

Any amount in excess of €6,500.

Any amount in excess of €6,000.
Unless the BUILDING(S) are DAMAGED at the same time and by the same cause.

Any amount in excess of €650.

Memoranda

1. Additional Costs

WE will pay the necessary and reasonable expenses that YOU incur in repairing or reinstating the BUILDING(S) following DAMAGE insured under this section, namely:

- fees to architects, surveyors, consulting engineers and others.
- the cost of clearing the site and making it and the PREMISES safe.
- the cost of complying with any government or local authority requirement following DAMAGE unless YOU were given notice of the requirement before the DAMAGE.

WE will not pay:

- fees for preparing a claim under this section.
- for the cost of undamaged parts of the BUILDING(S) (except the foundations of the damaged parts).
- the cost of work stipulated in any notice already served upon YOU.
- costs or expenses incurred in removing debris other than from the PREMISES and the area immediately adjacent.
- costs or expenses arising from pollution or contamination or property not insured by this policy.
- any rate, tax or other charge arising out of capital appreciation which may be payable in respect of the property or by the owner of the property by reason of compliance with any Public Authority, Regulation or Bye-Law.

2. Automatic Reinstatement of the Sum Insured

WE will automatically reinstate the sum insured upon notification of a claim to US unless WE give YOU written notice to the contrary provided that YOU:

- pay the appropriate additional premium.
- take immediate steps to carry out any amendments in the protection of the BUILDING(S) as WE may require.

The most WE will reinstate in any one period of insurance is the sum insured.

3. Average

The sum insured under each BUILDING is separately subject to AVERAGE.

4. Excess

The EXCESS applicable under this section is shown in the schedule attached to this policy.

5. Inflation Protection

To protect YOU from the effects of inflation, WE will automatically increase the sum insured each year. WE will work out the renewal premium on the revised sum insured.

6. Joint Interest Clause

If YOU are selling your BUILDING(S) WE will insure the buyer up to the date the contract is completed unless he/she has arranged his/her own insurance. The buyer must keep to the terms and conditions of the policy.

7. Limits

The most WE will pay for DAMAGE to the BUILDING(S), including additional costs, is the sum insured under Section A.

8. Mortgagees Clause

If the BUILDING(S) are mortgaged, the interest of the mortgagee in this insurance will not be prejudiced by any act or neglect of the mortgagor or occupier of the BUILDING(S) insured by this policy which increases the risk of DAMAGE without the authority or knowledge of the mortgagee provided that the mortgagee on becoming aware of an increase in the risk of DAMAGE advises US immediately and pays an additional premium if required.

Memoranda cont.

9. Pollution & Contamination Clause – Special conditions applying to Section A

DAMAGE caused by pollution or contamination is not insured except (unless otherwise excluded) where DAMAGE to the property insured is caused by:

- pollution or contamination which itself results from any of the insured events 1-6 under this section.
- any of the insured events 1-6 under this section which itself results from pollution or contamination.

10. Water Table Clause

The cover provided by Section A – Buildings does not include DAMAGE or CONSEQUENTIAL LOSS solely due to change in the water table level.

11. Settling Claims

WE will pay the full cost of repair or reinstatement of the DAMAGED part of the BUILDING(S) provided that the work is done without delay or at our option WE will arrange for the work to be carried out. However, WE will take off an amount for wear and tear if the BUILDING(S) are in a poor state of repair or decoration.

WE will not pay for repair or reinstatement to a condition better or more extensive than the condition of the BUILDING(S) when new.

Your attention is drawn to the General/Claims Conditions and General Exclusions detailed from pages 36-40 of the policy.

SECTION B – Trade Contents

Meaning of Words

Trade Contents

1. Trade fixtures and fittings, machinery and all other contents including:
 - the shop front and, if fixed to the BUILDING(S) any external signs, fitments and blinds
 - any telephone installation, gas or electricity meter
 - business books for their value as stationery plus the cost of clerical labour to reproduce them
 - your pedal cycles, clothing and personal effects or those of your EMPLOYEES up to €650 any one person
 - Tenants improvements and decorations for which you are responsible
2. Stock in trade and goods in trust

all contained in the BUILDING(S) and belonging to YOU or for which YOU are legally liable.

The following property is not included as

Trade Contents

- Glass in the shop front.
- Personal belongings comprising jewellery and furs.
- Landlord's fixtures and fittings.
- Wallpapers, ceilings, panellings and the like.
- Motor vehicles, watercraft, aircraft and fitted accessories.
- Livestock.
- Deeds, bonds, bills of exchange, promissory notes, securities, medals, coins or stamps forming part of a collection.
- Documents, manuscripts, plans, patterns, models, moulds or designs.
- Computer systems records.
- Explosives.
- Cash, stamps, banknotes, bus tickets and lottery tickets except as provided for elsewhere in this section.
- Property more specifically insured.

WHAT IS INSURED

The TRADE CONTENTS are insured against DAMAGE caused by the events in paragraphs 1-9 and 13 (if operative)

1. Fire

Fire, lightning, explosion or earthquake.

2. Stealing

- (a) Stealing or attempted stealing. WE will also pay for DAMAGE to the salon where YOU are legally responsible for it.
- (b) Robbery or attempted robbery committed in the PREMISES involving actual or threatened assault or violence.

Provided that all existing devices for securing the BUILDING(S) at the salon are put into full and effective operation at night and whenever the salon is left unattended.

3. Riot

Riot, civil, labour or political disturbances or vandals or malicious people.

WHAT IS NOT INSURED

DAMAGE caused by bursting of a boiler (not being a boiler used for domestic purposes only).

DAMAGE caused by stealing or attempted stealing not involving entry to or exit from the BUILDING(S) by forcible and violent means.

DAMAGE caused, or contributed to, by any of your EMPLOYEES.

DAMAGE in respect of property in the open.

DAMAGE caused:

- by stealing or attempted stealing.
- through confiscation, destruction or requisition by order of the Government or any Public Authority.
- in respect of any BUILDING(S) which is empty or not in use.

DAMAGE resulting from stoppage at work.

WHAT IS INSURED

4. Storm

Storm or flood.

5. Water

Escape of water from fixed water apparatus.
WE will also pay for DAMAGE to any fixed water apparatus caused by freezing or forcible or violent bursting where YOU are legally responsible for it.

6. Impact

Impact by aircraft or other aerial devices, any vehicle and articles falling from them or by animals.

7. Aerial

Falling aerials, aerial fittings and masts.

8. Oil

Leakage of fuel oils used solely for domestic purposes in connection with the BUILDING(S).

9. Trees

Falling trees or branches.

10. Glass

Accidental breakage of fixed glass in windows, doors, shop front, showcases, counters and shelves for which YOU are legally responsible in the salon PREMISES.

The most WE will pay is the cost of replacing broken glass with glass of similar quality.

WE will also pay up to a maximum of €650 for:

- the cost of boarding up until the broken glass is replaced.
- DAMAGE to the TRADE CONTENTS caused by breakage of glass in the shop front.
- DAMAGE to frames and framework of any description and the cost of removing or replacing any TRADE CONTENTS which may have to be removed to replace the glass.
- Stained glass.
- Rectifying of Alarm Systems.
- Silvering, lettering, bending or ornamental glass.

11. Sanitary Ware

Accidental breakage of fixed sanitary ware.

12. Seasonal Increase

The sums insured on the schedule in respect of item 2 of section B will be automatically increased each year by 25%

- during November and December
- for 30 days before Easter Day
- or for any other three month period to which WE agree in writing.

WHAT IS NOT INSURED

DAMAGE caused:

- by frost, subsidence, ground heave or landslip.
- to stock in trade or goods in trust in any cellar or basement unless placed on racks at least six inches above floor level.
- due to a change in the water table level.
- in respect of moveable property in the open.

DAMAGE to stock in trade or goods in trust in any cellar or basement unless placed on racks at least six inches above floor level.

DAMAGE in respect of any BUILDING(S) which is empty or not in use.

DAMAGE caused by the erection, dismantling, repair or maintenance of such apparatus.

DAMAGE caused by felling or lopping trees.

- DAMAGE resulting from repairs or alterations to the PREMISES.
- Breakage of cracked or scratched glass.
- In respect of any BUILDING(S) empty or not in use.

DAMAGE resulting from repairs or alterations to the PREMISES.

WHAT IS INSURED

This cover is operative only if indicated in the schedule.

13. Accidental Damage

Accidental DAMAGE not caused by the events under paragraphs 1-9 of this section.

WHAT IS NOT INSURED

DAMAGE caused by or arising from:

- insects, parasites, vermin or domestic pets.
- atmospheric or climatic conditions or the action of light.
- alteration, repair, maintenance, decoration, restoration, dismantling or renovation.
- demolition, structural alteration or structural repair.
- drying, dyeing, washing or cleaning.

DAMAGE caused by or consisting of:

- inherent vice, latent defect, gradual deterioration, wear and tear, frost, change in water table level, its own faulty or defective design or materials.
- faulty or defective workmanship, operational error or omission, on the part of YOU or any of your EMPLOYEES.
- gradually operating causes.
- the bursting of a boiler (not being a boiler used for domestic purposes only), economiser or other vessel machine or apparatus in which internal pressure is due to steam only and belonging to or under the control of YOU.
- pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds but this shall not exclude subsequent DAMAGE which itself results from a cause not otherwise excluded.

DAMAGE caused by or consisting of:

- corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, marring or scratching.

DAMAGE consisting of:

- joint leakage, failure of welds, cracking, fracturing, collapse or overheating of boilers, economisers, superheaters, pressure vessels or any range of steam and feed piping in connection with the above.
- mechanical or electrical breakdown or derangement in respect of the particular machine apparatus or equipment in which such breakdown or derangement originates.

DAMAGE caused by or consisting of:

- subsidence, ground heave or landslip unless resulting from fire, explosion, earthquake or the escape of water from any tank apparatus or pipe.
- normal settlement or bedding down of new structures within 2 years of their completion or during the contract maintenance period which is the larger.

WHAT IS INSURED

WHAT IS NOT INSURED

DAMAGE caused by or consisting of:

- acts of fraud or dishonesty.
- disappearance, unexplained or inventory shortage, misfiling or misplacing of information.

DAMAGE to BUILDING(S) caused by its own collapse or cracking unless resulting from a defined peril in so far as it is not otherwise excluded.

DAMAGE in respect of moveable property in the open, fences and gates caused by wind, rain, hail, sleet, snow, flood or dust.

DAMAGE caused by fire resulting from its undergoing any heating process or any process involving the application of heat.

DAMAGE in respect of:

- jewellery, precious stones, precious metals, bullion, furs, curiosities, works of art or rare books.
- property in transit.
- computers or data processing equipment
- money cheques, stamps, bonds, credit cards or securities of any description.

other than such DAMAGE caused by a defined peril in so far as it is not otherwise excluded.

14. Rent Payable

If the BUILDING(S) is made uninhabitable by DAMAGE from any cause insured by this section, WE will pay for rent that you are liable to pay until the BUILDING(S) is repaired or reinstated.

The Limit

The most WE will pay is 25% of the sum insured by Item 1 of Section B as specified in the schedule as applying to the DAMAGED BUILDING(S).

Additional Covers

WHAT IS INSURED

1. Fire Brigade Charges

The cover provided by this policy is extended to include cover for charges that are levied by a fire authority in accordance with the Fire Services Act 1981 in controlling or extinguishing fire affecting (or threatening to affect) the property insured by this policy in circumstances which have given rise to, or would have given rise to DAMAGE arising from a cause which is not an excluded cause.

2. Property Temporarily Removed

WE will pay for DAMAGE to TRADE CONTENTS caused by any event in paragraphs 1-9 provided that:

- the TRADE CONTENTS remain within Great Britain, Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland.

3. Replacement of Locks

WE will pay for the necessary replacement of locks following the loss of keys to the BUILDING(S) or to any safe or strongroom in the BUILDING(S) by stealing from:

- the BUILDING(S)
- the home of any EMPLOYEE or Director.

Provided that if the keys are to a safe, they are not left in the BUILDING(S) overnight.

WHAT IS NOT INSURED

Any amount in excess of €6,500.

This cover is excluded if Section A – Buildings is operative.

WE will not pay for:

- stock or goods in trust
- your belongings or those of your EMPLOYEES
- DAMAGE caused by storm or flood while in the open.

The most WE will pay is 15% of the sum insured by item 1 of section B as specified in the schedule or €10,000 whichever is less.

Any amount in excess of €650.

Memoranda

1. Automatic Reinstatement of the Sum Insured

WE will automatically reinstate the sum insured upon notification of a claim to US unless WE give written notice to the contrary provided that you:

- pay the appropriate additional premium
- take immediate steps to carry out any amendments in the protections of the PREMISES that WE may require.

The most WE will reinstate in any one period of insurance is the sum insured.

2. Average

The sums insured by this section are subject to AVERAGE.

3. Burglar Alarm Warranty

The following warranty applies in respect of No.2 of Section B – Stealing or Attempted Stealing.

The Burglar Alarm installed in accordance with the specification is put into full and effective operation at night and whenever the business portion of the PREMISES are closed for business or left unattended. We will not regard the Burglar Alarm as effective if the specification provides for a 999, direct line or central station warning system and YOU have had notice of the withdrawal of the Garda Siochana, telephone or central station service and such service had actually been withdrawn.

The Burglar Alarm is maintained by an installer approved by US.

All keys of the PREMISES, the Burglar Alarm and of any safes or strongrooms are removed from the PREMISES at night and whenever the PREMISES are closed for business or left unattended. Where YOU or one of your EMPLOYEES occupy part of the PREMISES for residential purposes the keys must be removed from the business part of the PREMISES.

If circumstances should arise which render YOU unable to comply with any part of this warranty YOU should contact US immediately to see if help can be given to obtain reinstatement of cover.

Breach of this warranty shall only invalidate claims in respect of the PREMISES at which the breach has occurred.

4. Debris Removal Costs

WE will pay for costs and expenses incurred for removing debris of the TRADE CONTENTS following DAMAGE by any of the events in paragraphs 1-9.

WE will not pay for:

- costs or expenses incurred in removing debris other than from the PREMISES and the area immediately adjacent
 - costs or expenses arising from pollution or contamination of property not insured by this policy.
-

5. Excess

The EXCESS applicable under this section is shown in the schedule attached to the policy.

6. Inflation Protection

To protect YOU from the effects of inflation WE will automatically increase the sum insured each year. WE will work out the renewal premium on the revised sums insured.

7. Limits

The most WE will pay under any item is the sum insured applicable to that item.

8. Pollution & Contamination Clause – Special conditions applying to Section B

DAMAGE caused by pollution or contamination is not insured except (unless otherwise excluded) where DAMAGE to the property insured is caused by:

- pollution or contamination which itself results from any of the insured events 1-6 under this section
 - any of the insured events 1-6 under this section which itself results from pollution or contamination.
-

9. Water Table Clause

The cover provided by section B – Trade Contents does not include DAMAGE or CONSEQUENTIAL LOSS solely due to change in the water table level.

10. Settling Claims

In the event of DAMAGE by an event in paragraphs 1-9 to the property insured:

- under Item 1 trade fixtures and fittings WE will pay the full cost of repair or reinstatement of the property to a condition equal to but not better than its condition when new, provided that the cost is incurred. If the property has not been maintained in good repair WE will make a deduction for deterioration
 - under any other item in section B WE will indemnify YOU either by payment, repair or at OUR option, reinstatement.
 - WE will note the interest of parties supplying property to YOU under a hiring, leasing, or similar agreement once the nature and extent of any interest is disclosed by YOU.
-

SECTION B – Trade Contents Cont.

15. Money

Meaning of Words

Business Hours

Any time when YOU or any of your EMPLOYEES or Directors with responsibility for MONEY are in the business portion of your PREMISES for the purpose of your BUSINESS.

Money

Cash, bank and currency notes, postal orders, cheques, banker's drafts, bills of exchange, unused units in postage stamp franking machines, postage stamps, revenue stamps, luncheon vouchers, trading stamps, credit card sales vouchers, telephone call cards, bus tickets, lottery tickets for nominal unsold value, consumer redemption vouchers and gift tokens accepted by YOU and VAT purchase invoices, all pertaining to the BUSINESS and belonging to YOU or for the purpose of your BUSINESS.

WHAT IS INSURED

Physical DAMAGE to:

- MONEY
- safes or strongrooms which normally contain MONEY caused by stealing or attempted stealing

provided that:

- (a) whenever the BUILDING(S) are unattended any safe containing MONEY is securely locked and all keys to that safe are removed from the PREMISES or kept on your person or one of your EMPLOYEES.
- (b) YOU keep a complete record of MONEY in transit and on your PREMISES and deposit that record in a secure place other than a safe or strongroom containing MONEY.
- (c) in regard to lottery tickets for nominal unsold value, YOU shall give immediate notice to An Post National Lottery Company and to the Gardaí.
- (d) YOU keep a complete record of An Post National Lottery Company Tickets and deposit that record in a secure place other than with the tickets themselves or a safe or strongroom containing MONEY. The record shall contain serial numbers of such tickets including the first and last tickets sold each day.

WHAT IS NOT INSURED

Loss from any unattended road vehicle.

DAMAGE caused by or due to:

- the dishonest acts of any EMPLOYEE not discovered within 14 days of the occurrence
- clerical or accounting errors.

DAMAGE to money belonging to the Post Office Authority.

Limits

The most WE will pay is listed as follows:

For MONEY in the form of crossed cheques, postal orders, crossed banker's drafts, credit card sales vouchers, unused units in postage stamp franking machines and VAT purchase invoices €325,000

For MONEY in any other form:

(i)	in transit by YOU or your EMPLOYEES as per custodian clause	€4,000
(ii)	in transit by post (but no more than €7 per packet while in transit by unregistered post)	€2,000
(iii)	in any bank night safe	€4,000
(iv)	in your PREMISES during BUSINESS HOURS	€4,000
(v)	in your PREMISES during BUSINESS HOURS while unattended and not in a locked safe or strongroom	€325
(vi)	in your PREMISES outside BUSINESS HOURS in a locked safe or strongroom	€2,000
(vii)	in your PREMISES outside BUSINESS HOURS not in a locked safe or strongroom	€325
(viii)	in your home or that of any authorised EMPLOYEE	€650
(ix)	elsewhere	NIL

Custodian Clause

It is a condition that MONEY as insured under Money in Transit shall at all times be in custody as follows:

"Custody" shall mean being in constant attendance with direct responsibility for the security of Money.

PLEASE REFER TO YOUR OWN POLICY AND SCHEDULE FOR YOUR SPECIFIC MONEY LIMIT.

Amount of Money	Custodian(s)
1. Up to but not exceeding €4,000	In CUSTODY of at least ONE fully responsible able bodied person.
2. Exceeding €4,000 but not exceeding €8,000	In CUSTODY of at least TWO fully responsible able bodied persons.
3. Exceeding €8,000 but not exceeding €13,000	In custody of at least THREE fully responsible able bodied persons. No one person to carry more than €4,000 unless an approved security carrying bag is used.

WHAT IS INSURED

16. Malicious Attack

WE will pay the sum or sums set out in the Table of Benefits shown below if YOU or any EMPLOYEE sustain bodily injury by violent, external and visible means as a result of malicious attack by anyone stealing or attempting to steal MONEY or TRADE CONTENTS provided that:

- YOU or any EMPLOYEE is engaged on your BUSINESS at the time of the attack.
- The MONEY or TRADE CONTENTS are insured under the policy.
- Under benefit E WE will not pay the benefit for more than 104 weeks.
- WE will only pay a benefit if death or disablement occurs within twelve months of the date of injury.
- If WE are satisfied that disability under benefit E is permanent, benefit D shall become payable when benefit E is exhausted. Except for this, WE will not pay more than one benefit for the same accident.

WHAT IS NOT INSURED

- WE will not pay for more than one benefit for the same period of time.
- No benefit shall be paid until its entire amount has been agreed.
- WE will not pay for death, injury, loss or disablement caused, prolonged or complicated pre-existing physical weakness, defect or disease or by any previously sustained injury.

Table of Benefits

If YOU or any EMPLOYEE sustain bodily injury by violent, external and visible means which is the only and direct cause of:

	Benefit per unit
A Death	€20,000
B Total loss of one or more limbs	€20,000
C Loss of Sight	€20,000
D Permanent total inability to attend to any occupation or business	€20,000
E Temporary total inability to attend to the usual occupation or business	Normal weekly wage or salary up to €260

If any clothing or personal belongings of YOU or an EMPLOYEE are DAMAGED as a result of malicious attack by anyone attempting to steal MONEY or TRADE CONTENTS, WE will pay for that loss. The most WE will pay for any one person is €325.

17. Goods in Transit

WE will pay for DAMAGE to goods in transit in the course of collection and delivery anywhere in Great Britain, Northern Ireland, the Isle of Man, the Channel Islands and the Republic of Ireland by YOU or your EMPLOYEES caused by any of the insured events 1-9.

The most we will pay is 10% of the sum insured stated on the schedule or €4,000 whichever is the lesser for TRADE CONTENTS under section B.

Any DAMAGE caused by stealing or attempted stealing or robbery or attempted robbery.

Any DAMAGE to property in the open by storm or flood.

18. Business Interruption

Meaning of Words

Income

The money paid or payable to YOU in the course of your BUSINESS at the salon PREMISES for goods sold or delivered and services provided less the purchase cost of the goods.

Indemnity Period

The period beginning with the occurrence of the DAMAGE, and ending not later than 12 months after, during which the results of the BUSINESS shall be affected in consequence of the DAMAGE.

Notifiable Disease

Illness sustained by any person resulting from:

- food or drink poisoning.
- any human infectious or human contagious disease [excluding Acquired Immune Deficiency Syndrome (AIDS)], an outbreak of which the competent local authority has stipulated must be notified to them.

Cover

WE will pay for the loss of INCOME occurring during the INDEMNITY PERIOD, resulting from DAMAGE caused by any of the insured events 1-11 under this section to any of the following:

- the TRADE CONTENTS or glass insured under this section
- the BUILDINGS of the PREMISES shown in the schedule provided that:
 - at the time of the DAMAGE there shall be an insurance in force covering your interest in the property at the PREMISES against DAMAGE and that payment shall have been made or liability admitted under that insurance.
 - property in the vicinity of the PREMISES which prevents or hinders the use of the salon or access to it.

WE will pay:

- the difference between the INCOME YOU would have received during the INDEMNITY PERIOD if there had been no DAMAGE and the INCOME YOU actually received during that period.
- extra expenses that YOU necessarily and reasonably incur in order to minimise the interruption or interference with the BUSINESS during the INDEMNITY PERIOD. Provided that the expenses incurred are not more than the reduction in INCOME which would otherwise have been incurred.
- Professional accountants' charges reasonably incurred for producing details that WE require for any claim for loss of INCOME.

WE will take into account in calculating the payment:

- any savings during the INDEMNITY PERIOD from business expenses payable out of INCOME which stop or are reduced as a result of the DAMAGE.
- any INCOME YOU earn from conducting the BUSINESS elsewhere during the INDEMNITY PERIOD.

The definition of DAMAGE includes:

1. (a) an outbreak of any NOTIFIABLE DISEASE occurring at the PREMISES or which is attributable to food or drink supplied from the PREMISES.
- (b) the discovery of vermin or pests at the PREMISES which causes a competent local authority to restrict the use of the PREMISES
- (c) closure of the PREMISES by a competent local authority because of defects in the drains or other sanitary arrangements.
- (d) murder or suicide occurring at the PREMISES.

Provided that the beginning of the INDEMNITY PERIOD will be:

- (i) in the case of (a) and (d), when the incident happens or is discovered.
- (ii) in the case of (b) and (c), the date when the restrictions on the PREMISES are applied for the period specified in the INDEMNITY PERIOD.

2. DAMAGE at any suppliers' PREMISES within the Republic of Ireland.

3. The accidental failure of the public supply of electricity, gas or water at the terminal point of the supply authorities feed to the PREMISES. WE will not pay for any loss arising from the deliberate act of the supply authority.

Limits

The most WE will pay is three times your sum insured on TRADE CONTENTS (excluding any seasonal increase granted under 12 seasonal increase of section B) or €100,000 whichever is the greater except for 2 – DAMAGE at suppliers' premises, where the most WE will pay is €13,000.

Pollution & Contamination Clause – Special condition applying to Section B except Nos.20 & 21, Employers & Public & Products Liability

DAMAGE caused by pollution or contamination is not insured except (unless otherwise excluded) where DAMAGE to the PROPERTY insured is caused by:

- pollution or contamination which itself results from any of the insured events 1-6 under this section
 - any of the insured events 1-6 under this section which itself results from pollution or contamination.
-

WHAT IS INSURED

19. Tenant's Liability

(This does not apply if YOU are the owner of the BUILDING(S))

Your legal liability as tenant for:

- DAMAGE to the BUILDING(S) or to landlord's fixtures and fittings directly caused by any of the events in paragraphs 1-9 of section B.
- the cost of repairing accidental damage to underground pipes, drains and cables on the PREMISES.

The most WE will pay is 15% of the sum insured stated on the schedule for TRADE CONTENTS under section B.

20. Employer's Liability

Your legal liability for BODILY INJURY sustained by any EMPLOYEE which arises out of and in the course of his/her employment by YOU in connection with your BUSINESS.

In addition, the cover provided is extended to include your legal liability for BODILY INJURY sustained by any EMPLOYEE involved in the general maintenance and repair of the BUILDING(S) insured by this policy

WE will pay, subject to the limit of liability:

- all sums YOU become legally liable to pay for any claim for damages settled or defended with our consent and claimant's costs and expenses
- all costs and expenses YOU incur with OUR consent in defending any claim for damages
- solicitors' fees YOU incur with OUR consent for:
 - (a) representation at any Coroner's Inquest or Fatal Enquiry into any death
 - (b) defending in any Court of Summary Jurisdiction any proceedings for any act or omission causing or relating to any one event

provided that the BODILY INJURY is caused:

- during the period of insurance
- within the Republic of Ireland.

Bodily Injury

BODILY INJURY shall mean:

- BODILY INJURY, disease or illness.
- Wrongful arrest, detention, imprisonment or eviction of any EMPLOYEE by YOU up to a maximum limit of liability of €6,500 any one incident and €32,000 in the aggregate in any period of insurance.

The limit of liability shall be inclusive of all costs and expenses.

WHAT IS NOT INSURED

Any Liability:

- arising out of manual work undertaken away from the salon PREMISES other than collection or delivery by YOU or any of your EMPLOYEES.
- which arises in situations where compulsory insurance must be arranged under the Road Traffic Act 1961 or any subsequent amending legislation to this Act.
- in respect of claims arising in connection with any work of building construction, reconstruction, structural alteration or demolition.

WHAT IS INSURED

Limit of Liability

The most WE will pay in respect of any one claim against YOU or by YOU or series of claims against YOU or by YOU arising out of one cause is €13,000,000.

The amount shall be inclusive of:

- (i) all legal costs and other expenses incurred by any claimant or claimants.
- (ii) all legal costs and other expenses incurred in defending any claim or claims.

Where WE agree to indemnify more than one party then nothing in this policy shall increase OUR liability to pay any amount in respect of one claim or series of claims in excess of the amount stated above.

Discharge of Liability

WE may discharge OUR liability to YOU in respect of any claim by paying to YOU or on your behalf the maximum amount payable in respect of any one claim against YOU or by YOU or series of claims against YOU or by YOU arising out of one cause.

If WE opt to discharge OUR liability in this way and have made previous payments in respect of the claim against YOU or by YOU or series of claims against YOU or by YOU arising out of one cause WE will pay the balance of the maximum amount to YOU or on your behalf.

WHAT IS NOT INSURED

Extensions to the Employer's Liability Cover

WHAT IS INSURED

(i) Indemnity to other people

If the following people have a claim made against them for which YOU would be insured by the Employer's Liability cover WE will pay any amounts for which they are legally liable:

- any Director or EMPLOYEE
- any Officer, Member or EMPLOYEE of your social, sports or welfare organisations or first aid, fire or ambulance services

provided that:

- YOU request US to do so
- such people keep to the terms, conditions and limitations of the policy.

WHAT IS NOT INSURED

(ii) Non-manual work abroad

This insurance applies anywhere in the world where your EMPLOYEES are on temporary visits on your BUSINESS for the purpose of non-manual work, provided that they are normally resident in the Republic of Ireland.

(iii) Private Work

Private work carried out by any EMPLOYEE for YOU or any of your Directors.

All the extensions to the Employer's Liability Cover are subject to the following:

- WE shall not be liable under these extensions unless WE have the sole conduct and control of all claims.
 - These extensions shall not apply to any liability which is insured under any other policy.
 - These extensions are subject to the terms, limitations and conditions of the policy.
-

WHAT IS INSURED

21. Public and Products Liability

Your legal liability for:

- accidental death or accidental BODILY INJURY to any person
- accidental DAMAGE to material property
- accidental obstruction, accidental trespass, accidental interference with pedestrian, road, rail, air or waterborne traffic occurring during the period of insurance within the Republic of Ireland in connection with the BUSINESS at the salon PREMISES or arising out of defects in any goods or commodities sold, supplied, repaired or serviced in connection with the BUSINESS.

WHAT IS NOT INSURED

Any Liability:

- for accidental death or accidental BODILY INJURY, sustained by any EMPLOYEE or Director in the course of his/her employment by YOU in connection with your BUSINESS.
- arising from professional advice given by YOU for a fee or in circumstances where a fee would normally be charged.
- arising out of treatment or the dispensing of medicines or drugs.
- arising in connection with the ownership possession or use of dangerous dogs as specified in the regulations made under the Control of Dogs Acts 1986 or any subsequent amending legislation where such ownership possession or use is not in accordance with the provision of such regulations.
- which arises from ownership of the PREMISES.
- for the cost of repairing, replacing, reinstating, rectifying, recalling or guaranteeing the performance of any goods sold, supplied, repaired or serviced in connection with the BUSINESS.
- for DAMAGE to property which belongs to YOU or is held in trust by YOU or borrowed, rented, leased or hired for use by YOU this shall not apply to:
 - (i) personal property (including vehicles and contents) of your visitors, Directors or EMPLOYEES.
 - (ii) BUILDING(S) or their contents temporarily occupied by YOU for the purpose of carrying out work.
 - (iii) PREMISES rented, hired, leased or lent to YOU unless the liability attaches solely because of a contract or agreement.
- for DAMAGE to that part of any property upon which YOU or your servant or agent has been working, where the DAMAGE is a direct result of such work.
- for liquidated damages or fines or penalties which attach solely because of a contract or agreement.
- arising from the ownership, possession or use by YOU or on your behalf of any mechanically propelled vehicle or mobile plant or trailer whether attached or not attached to a vehicle:
 - (i) which is licensed for road use.
 - (ii) for which compulsory motor insurance or security is required under the Road Traffic Act 1961 or any subsequent amending legislation to this Act.
 - (iii) which is more specifically insured this shall not apply to the loading and unloading of mechanically propelled vehicles or mobile plant unless more specifically insured.

WHAT IS INSURED

Bodily Injury

Bodily Injury shall mean:

- BODILY INJURY, disease or illness
- Wrongful arrest, detention, imprisonment or eviction of any person other than any EMPLOYEE by YOU up to a maximum limit of Liability of €6,500 any one incident and €32,000 in the aggregate in any period of insurance. The limit of liability shall be inclusive of all costs and expenses.

Discharge of Liability

WE may discharge OUR liability to YOU in respect of any claim by paying to YOU or on your behalf the maximum amount payable in respect of any one accident or series of accidents occurring in connection with any one event. If WE opt to discharge OUR liability in this way and have made previous payments in respect of the accident or series of accidents occurring in connection with any one event WE will pay the balance of the maximum amount to YOU or on your behalf. WE will also pay legal costs incurred prior to the date of such payment.

Limit of Liability

The most WE will pay, unless otherwise stated, for all claims made for any one accident or series of accidents occurring in connection with any one event is €2,600,000. For claims arising from commodities or goods sold, supplied, repaired or serviced by YOU or on your behalf, the most WE will pay for any one period of insurance is €2,600,000. We will also pay all legal costs awarded to any claimant or incurred in defending any claim that is contested with OUR consent.

WHAT IS NOT INSURED

- arising from any contract or agreement, which imposes a liability that YOU would not otherwise have been under.
- for claims brought against YOU in courts outside the Republic of Ireland.
- for compensation ordered or awarded by a Court of Criminal Jurisdiction.
- arising from any commodities or goods hired out.
- arising out of manual work undertaken away from the salon PREMISES other than collection or delivery by YOU or any of your EMPLOYEES.
- arising from the ownership, possession or use by YOU or on your behalf of:
 - (i) craft designed to travel through air or space.
 - (ii) hovercraft or watercraft.
- arising from lifts, hoists, escalators, boilers or other similar hazardous equipment which are subject to statutory inspection unless an inspection contract with a qualified engineer (which fully complies with statutory inspection legislation) is in force at the time of any incident giving rise to a claim.
- in respect of claims arising in connection with any work of building construction, reconstruction, structural alteration or demolition.

Pollution and Contamination Clause – Special condition applying to No. 21 of Section B – Public and Products Liability.

Liability arising from Pollution or Contamination is not insured unless caused by a sudden identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the period of insurance.

All Pollution or Contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.

The most WE will pay for all claims arising from Pollution or Contamination which is deemed to have occurred during the period of insurance is €2,600,000. Provided that the most WE will pay will not increase and WE will not pay more than the limit stated under No. 21 of section B – Public and Products Liability.

For the purpose of this condition “Pollution or Contamination” shall mean:

- all pollution or contamination of BUILDING(S) or other structures or of water or land or the atmosphere; and
- all DAMAGE or BODILY INJURY directly or indirectly caused by such Pollution or Contamination.

Extensions to the Public Liability Cover

WHAT IS INSURED

(i) Cross Liabilities

Where this policy is in the joint names of more than one party WE will deal with any claim as though a separate policy had been issued to each of them.

(ii) Personal Liability during visits abroad

The personal liability of:

- YOU
 - any EMPLOYEE or Director
 - the family of any EMPLOYEE or Director while accompanying such a person during temporary visits anywhere in the world in connection with your BUSINESS
- provided that any person listed above shall keep to the terms, limitations and conditions of this policy as they apply to the Public Liability cover.

(iii) Indemnity to other people

If the following people have a claim made against them for which YOU would be insured by the Public Liability cover, WE will pay for any amounts for which they are legally liable:

- any Director or EMPLOYEE
- any Officer, Member or EMPLOYEE of your social, sports or welfare organisations or first aid, fire or ambulance services provided that:
 - YOU request US to do so
 - such people shall keep to the terms, conditions and limitations of this policy.

WHAT IS NOT INSURED

Any liability:

- arising from any contract or agreement, which imposes a liability that YOU would not otherwise have been under.
- arising from the ownership or occupation of any land or BUILDING(S).
- arising from the carrying on of any trade or profession.
- arising from the ownership, possession or use of:
 - (i) firearms other than sporting guns.
 - (ii) mechanically propelled vehicles.
 - (iii) craft designed to travel through air or space.
 - (iv) hovercraft or watercraft.
 - (v) animals of dangerous species.
- arising from DAMAGE to property owned or held in trust by:
 - (i) YOU
 - (ii) any EMPLOYEE or Director
 - (iii) the family of any EMPLOYEE or Director while accompanying such people during temporary visits anywhere in the world in connection with your BUSINESS.
- for accidental death or accidental BODILY INJURY, sustained by:
 - (i) YOU
 - (ii) any EMPLOYEE or Director
 - (iii) the family of any EMPLOYEE or Director while accompanying such people during temporary visits anywhere in the world in connection with your BUSINESS.

WHAT IS INSURED

(iv) Private Work

Private work carried out by any EMPLOYEE for YOU or any of your Directors.

(v) Non-manual work abroad

This insurance applies anywhere in the world where your Directors, EMPLOYEES or partners are on temporary visits on your BUSINESS for the purpose of non-manual work, provided that they are normally resident in the Republic of Ireland.

(vi) Hairdressers' Treatment Cover

The Public and Products Liability cover provided by this policy extends to include your legal liability arising from HAIRDRESSER TREATMENT(S) provided by YOU in connection with the BUSINESS.

WHAT IS NOT INSURED

- Any liability arising from any HAIRDRESSER TREATMENT(S) or advice given by an apprentice learner or other unqualified person unless such treatment or advice is given under the direct and continuous supervision of a properly qualified person.
- Claims consequent upon venereal or any other sexually transmittable disease, A.I.D.S., or Aids Related Complex (A.R.C.) or any disease transmittable through blood contact.
- The use of dye or other preparations for which dying or tinting properties are claimed until all tests laid down or recommended by the manufacturers or suppliers of such dye or other preparation have been applied and found satisfactory, except that in the event of such test proving unsatisfactory, WE shall never the less be liable within the terms, limitations and conditions of this policy for the consequences of such test(s).
- Any HAIRDRESSER TREATMENT(S) necessitating the puncturing or cutting of the skin.

All the extensions to the Public Liability cover are subject to the following:

- WE shall not be liable unless WE have the sole conduct and control of all claims.
- The most WE will pay will not increase and WE will not pay more than stated.
- These extensions shall not apply to any liability which is insured under any other policy.
- These extensions are subject to the terms, limitations and conditions of the policy.

Extension Applicable to Nos. 20 Employer's Liability and 21 Public and Products Liability of Section B and No. 14 Property Owner's Liability of Section A within the Policy

Safety, Health and Welfare at Work Act 1989

This policy subject to its terms and limitations extends to indemnify YOU or any Director or EMPLOYEE of YOU in respect of legal fees or expenses including the costs of appeal against conviction reasonably incurred by the solicitor or firm of solicitors engaged with OUR consent to act for or on behalf of YOU or any Director or EMPLOYEE in his defence against a criminal charge for a breach or an alleged breach of the Safety Health and Welfare at Work Act 1989 or any subsequent amendments committed or alleged to have been committed during the period of insurance including costs of prosecution awarded against such Director or EMPLOYEE or YOU arising from such proceedings provided always that:

- (1) This extension shall apply only to proceedings brought in a Court of Law in Ireland.
- (2) WE will be under no liability:
 - (a) where YOU or any Director or EMPLOYEE is insured by any other policy.
 - (b) where the criminal charge is in respect of any deliberate or intentional criminal act of YOU or any Director or EMPLOYEE.
 - (c) in respect of legal fees and expenses which YOU or any Director or EMPLOYEE may be ordered to pay by a court of criminal jurisdiction in respect of the deliberate or intentional criminal act or omission of the Director or EMPLOYEE.
 - (d) in respect of fines or penalties of any kind or the costs of appeal against improvement or prohibition notices.
 - (e) for any part of the cost of any investigation or inquiry other than a solicitor's investigation restricted to a criminal charge as above defined.
- (3) YOU or any Director or EMPLOYEE shall give to US immediate notice of any summons or other process served upon YOU or any Director or EMPLOYEE and of any event that may give rise to proceedings against YOU or any Director or EMPLOYEE.

Your attention is drawn to the General/Claims Conditions and General Exclusions detailed from pages 38-42 of the policy.

SECTION C – Goods in Transit

Meaning of Words

Working Hours

The whole period during which the vehicle is being used by its driver in connection with your BUSINESS.

Other words with special meanings are defined on page 4 or in Section B. They are: AVERAGE, DAMAGE, EMPLOYEE, TRADE CONTENTS and WE.

WHAT IS INSURED

DAMAGE to the TRADE CONTENTS while in transit to or from the PREMISES anywhere in Great Britain, Northern Ireland, the Isle of Man the Channel Islands and the Republic of Ireland by YOU or any EMPLOYEE.

The most WE will pay is the sum insured in the schedule.

WHAT IS NOT INSURED

DAMAGE to TRADE CONTENTS in a mobile shop. Loss from an unattended vehicle unless the vehicle:

- during WORKING HOURS has all doors and windows and other means of access securely fastened and locked.
- at all times out of WORKING HOURS is housed in a securely locked garage.

DAMAGE arising from:

- depreciation, delay, inadequate documentation or consequential loss.
- wear and tear, breakdown of refrigeration, defective packing, mildew, vermin or contamination.
- the carriage of fireworks or other dangerous goods.

Any DAMAGE caused to Brittle Goods unless by fire, collision or overturning.

The first €250 of DAMAGE.

Your attention is drawn to the General/Claims Conditions and General Exclusions detailed from pages 36-40 of the policy.

SECTION D – Personal Accident

Meaning of Words

Assured

YOU and any of your BUSINESS Partners, Directors or EMPLOYEES aged over 16 and under 70 years who are employed and normally resident in the Republic of Ireland.

Usual Occupation

The occupation of the ASSURED as stated in your records at the date of the injury.

Other words with special meanings in this section are defined on page 4.

They are: BUSINESS, EMPLOYEE, US, WE and YOU.

WHAT IS INSURED

1. Accidental bodily injury by violent, external and visible means (including exposure which results from an accident to an aircraft, vehicle or vessel in which the ASSURED is travelling) sustained by the ASSURED during the period of insurance.
2. Disappearance of the ASSURED which after:
 - (i) a reasonable time has passed
 - (ii) suitable evidence has been produced satisfies US that death of the ASSURED as a sole and direct result of accidental bodily injury as defined above may reasonably be presumed.

Provided that YOU agree in writing to refund US the benefit paid if such death is subsequently found not to have happened.

WHAT IS NOT INSURED

Death, injury, loss or disablement caused:

- prolonged or complicated by any pre-existing physical weakness, defect or disease or by any previously sustained injury.
- by the ASSURED motor-cycling, hunting, mountaineering, racing other than on foot, playing football, ice hockey or polo, ski-ing, tobogganing, parachuting, hang-gliding, bungi-jumping, pot-holing or using power-driven woodworking machinery.
- by the ASSURED flying except as a passenger in a properly certificated or licensed power-driven aircraft constructed to carry passengers.
- by the ASSURED being insane or under the influence of drink or drugs, committing suicide or any act of intentional self-injury, being or having been pregnant or taking part in civil commotion or riot of any kind.

Table of Benefits

If accidental bodily injury is the only and direct cause of:

	Benefit per unit
1. Death	€20,000
2. Permanent total loss of one or more limbs	€20,000
3. Permanent total loss of all sight in one or both eyes	€20,000
4. Permanent total inability to attend to any occupation or business	€20,000
5. Temporary total inability to attend to the usual occupation	Normal weekly wage or salary up to €260

SECTION D – Personal Accident Cont.

Limits and Settling Claims

- WE will pay the sum or sums according to the number of units of benefit as shown in the schedule provided that death or disablement occurs within twelve months of the date of injury.
- Under benefit 5 WE will not pay the benefit for more than 104 weeks.
- If WE are satisfied that disability under benefit 5 is permanent, benefit 4 shall become payable when benefit 5 is exhausted. Except for this, WE will not pay more than one benefit for the same accident.
- WE will not pay for more than one benefit for the same period of time.
No benefit shall be paid until its entire amount has been agreed except that under benefit 5 WE will on request make interim payments before the end of the period of disability at not less than four-weekly intervals.
- WE will not pay more than €325,000 in respect of all ASSURED travelling in any one aircraft.

Special Conditions

1. No benefits shall be paid for any period earlier than seven days before WE receive notice in writing of a claim.
2. YOU must supply all certificates, supporting evidence and information within such time that WE may reasonably require at your own expense. In the event of non-fatal injury WE shall be entitled to request examinations by a medical referee appointed by US and in the event of death WE shall be entitled to have a post-mortem examination.

Your attention is drawn to the General/Claims Conditions and General Exclusions detailed from pages 36-40 of the policy.

SECTION E – “All Risks”

Meaning of Words

Words with special meanings are defined on page 4.
They are: AVERAGE, DAMAGE, PREMISES, WE and YOU.

WHAT IS INSURED

DAMAGE to the property shown in the schedule from any cause occurring at the PREMISES

WHAT IS NOT INSURED

Mechanical or electrical breakdown.

DAMAGE caused by:

- wear and tear or gradual deterioration, moth or vermin or climatic conditions.
- cracking, scratching or breakage of records, glass or other brittle material.
- any process of cleaning, alteration, maintenance or repair.
- the use of bent, or false coins.

Settlement of Claims

WE will pay the full cost of repair or reinstatement of the property insured to a condition equal to but not better than its condition when new provided that the cost is incurred.

Average

The sum insured under this section is subject to AVERAGE.

Inflation Protection

To protect YOU from the effects of inflation WE will automatically increase the sum insured each year. WE will work out the renewal premium on the revised sum insured.

Your attention is drawn to the **General/Claims Conditions and General Exclusions detailed from pages 36-40 of the policy.**

General Conditions

1. Cancellation

WE have the right to cancel this policy or any section, or part of it, by giving 14 days notice in writing by registered letter to your last known address.

2. Currency

It is understood and agreed that the currency of all premiums, sums insured, indemnities and EXCESSES shown in the Schedule of this Policy or any Renewal Notice or Endorsement relating to them shall be deemed to be Euro.

3. Fire Extinguishing Appliances

YOU must maintain Fire Extinguishing Appliances on the salon PREMISES in efficient working order.

4. Instalment Premium Clause

Where YOU have agreed under a separate credit agreement to pay the premium by instalments, any default in payment on the due date will automatically terminate the policy cover.

5. Insurance Act 1936

All monies which become or may become due and payable by US under this policy shall in accordance with Section 93 of the Insurance Act 1936, be paid and payable in the Republic of Ireland in Euros.

6. Interpretation

Where the wording of any endorsement attached to the schedule or subsequently issued by US, conflicts with the printed wording of the policy document the wording of the endorsement overrides the policy document.

7. Misrepresentation

YOU must tell US of any change of circumstances after the start of the insurances which increases the risk of injury or DAMAGE. YOU will not be insured under the policy until WE have agreed in writing to accept the altered risk.

8. Other Insurances

If at the time of the claim there is any other policy covering the same property or occurrences insured by this policy, WE will be liable only for OUR proportionate share.

If any other such policy has a provision preventing it from contributing in like manner OUR share of the claim shall be limited to the proportion that the sum insured bears to the value of the property insured.

9. Precautions by the Insured

YOU will take all reasonable steps to protect the property, prevent accidents and comply with laws, bye laws or regulations and take reasonable care in the selection and supervision of EMPLOYEES.

10. Stamp Duty

Stamp Duty has been or will be paid in accordance with the provisions of Section 19 of the Finance Act 1950, as amended.

11. Subrogation

WE are entitled to:

- take the benefit of your rights against another person before or after WE have paid a claim.
- take over the defence or settlement of a claim against YOU by another person.

12. Survey Requirements

YOU must implement any requirements and recommendations made following a survey of the PREMISES within the time specified by US or OUR representative.

13. Warranties

If the policy is subject to a warranty any breach of that warranty shall be a bar to any claim. Any breach which occurred before the period of insurance during which the claim occurred will not be regarded as a bar to a claim occurring in that period of insurance.

Claims Conditions

1. Liability Claims

Action by You

On the happening of any occurrence which could give rise to a claim or on receiving verbal or written notice of any claim YOU shall:

- (a) Give immediate notice in writing to US.
- (b) Forward to US immediately on receipt any letter, claim, writ, summons or process received in connection with the occurrence.
- (c) Give all necessary information and assistance to US to enable US to deal with, settle or resist any claim as WE may think fit. Such information and assistance shall be given without any delay.
- (d) So far as reasonably practicable ensure that no alteration or repair is made to any machinery, appliance, plant, way or fitting after an accident has occurred until WE have had an opportunity of carrying out an inspection.
- (e) YOU shall not:
 - take any steps to compromise or settle any claim or admit liability without specific instructions in writing from US.
 - give any information or assistance to any person claiming against YOU without the consent of US.
- (f) WE shall, for so long as WE desire, take absolute conduct and control of all proceedings (including arbitrations) in respect of any claim for which WE may be liable under the policy.

2. Non-liability Claims

Action by You

A (a) In the event of DAMAGE YOU shall:

- notify US immediately.
- notify the Gardaí immediately it becomes evident that any DAMAGE has been caused by stealing or attempted stealing by riot or civil, labour or political disturbances or vandals or Malicious Persons.
- carry out and permit to be taken any action which may be reasonably practicable to prevent further DAMAGE.
- deliver to US at your expense:
 - full information in writing of the property lost destroyed or DAMAGED and of the amount of DAMAGE
 - details of any other insurances on any property insured by this policy

within 30 days after such DAMAGE (7 days in the case of DAMAGE caused by riot, civil commotion, strikers, locked-out workers or persons taking part in labour disturbances or malicious persons) or such further time as WE may allow

- all such proofs and information relating to the claim as may reasonably be required
 - if demanded, a statutory declaration of the truth of the claim and of any matters connected with it.
- (b) No claim under this policy shall be payable unless the terms of this condition have been complied with.

Claims Conditions Cont.

- B** (a) In the event of any DAMAGE in consequence of which may give rise to a claim is or may be made under the Business Interruption Section of this policy YOU shall:
- notify US immediately.
 - deliver to US at your expense within 7 days of its happening full details of DAMAGE caused by stealing or attempted stealing, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances or malicious persons.
 - with due diligence carry out and permit to be taken any action which may reasonably be practicable to minimise or check any interruption of or interference with the BUSINESS or to avoid or diminish the loss.
- (b) If the terms of this condition have not been complied with:
- no claim under this policy shall be payable and
 - any payment on account of the claim already made shall be repaid to US immediately.

3. Arbitration

If any dispute shall arise under this policy, the dispute will be referred to an arbitrator. The arbitrator will be appointed jointly by YOU and US in accordance with the law at the time. YOU may not take any legal action against US over the dispute before the arbitrator reached a decision. Claims not referred to arbitration within 12 calendar months from the date of disclaimer of liability shall be deemed to have been abandoned.

4. Death of the Insured

If YOU die WE will insure your legal personal representative for any liability YOU had previously incurred under the policy provided that they keep to the terms of the policy.

5. Fraudulent Claims

If YOU or anyone acting for YOU makes a claim under this policy knowing the claim to be false, WE will not pay the claim and all cover under the policy stops.

6. Right to Settle

WE shall have the right to settle a claim by:

- the payment of money.
- reinstatement or replacement of the property lost or DAMAGED.
- repair of the property lost or DAMAGED.

If WE decide upon reinstatement, replacement or repair WE shall do so in a reasonable manner but not necessarily to its exact previous condition or appearance. WE shall not spend on any one item, more than its sum insured.

7. Salvage

WE have the right to the salvage of any insured property. In addition WE have the right to enter the BUILDING(S) where the DAMAGE has happened and to take and keep any of the property insured and to deal with salvage in a reasonable manner.

General Exclusions

This Policy does not cover the following:

1. Communicable Disease

Liability resulting directly or indirectly from the transmission of any communicable disease or virus by YOU.

2. Cyber Risk Clarification

The following clarification applies to all Sections of the policy other than the Employers Liability Section. This policy does not apply to liability, loss, DAMAGE, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with:

- (a) the loss or alteration of or DAMAGE to
or
- (b) a reduction in the functionality availability or operation of

a computer system, hardware, programme, software, data, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment that results from the malicious or negligent transfer (electronic or otherwise) of a computer programme that contains any malicious or damaging code including but not limited to computer virus, worm, logic bomb or trojan horse.

3. Date Recognition

Loss, DAMAGE, consequential loss or legal liability of whatsoever nature directly or indirectly caused by or consisting of or contributed to by or arising from the total or partial failure of any computer or other equipment or system for processing, storing, retrieving or otherwise dealing with data or electronic equipment (including embedded chips) whether the property of the insured or not, and whether occurring before, during or after the year 2000, to do all or any of the following:

- (a) to correctly recognise any date as its true calendar date
 - (b) to capture save or retain, and/or to manipulate, interpret or process any data or information or command or instruction as a result of treating any date otherwise than as its true calendar date
 - (c) to capture save or retain or correctly process any data as a result of the operation of any command which has been programmed into any computer software, being a command which causes the loss or the inability to capture save retain or correctly process such data on or after any date
- but in respect of all insurances other than Public Liability and Products Liability this shall not exclude subsequent loss, DAMAGE or consequential loss (not otherwise excluded) which itself results from a "DEFINED PERIL" otherwise covered by this policy.

Note: This exclusion does not apply to Section B, No. 20 – Employers Liability Cover of the Policy.

4. Electrical Plant

DAMAGE to any electrical plant or appliance caused by its own:

- over-running
- short-circuiting
- excessive pressure
- self-heating

This exclusion shall not apply where fire spreads to cause DAMAGE to other plant or appliances or other property insured.

5. Faulty or Defective Design

DAMAGE or consequential loss caused by faulty or defective design, materials or workmanship, inherent fault or defect, undiscovered defect, gradual deterioration, wear and tear. This shall not apply to subsequent DAMAGE resulting from another cause which happens afterwards and is not otherwise excluded.

General Exclusions Cont.

6. Liquidation

This policy shall be voided if the BUSINESS is wound up or carried on by a liquidator, receiver, examiner or permanently discontinued.

7. Northern Ireland

DAMAGE to any property in Northern Ireland or loss resulting from such DAMAGE arising from:

- riot or civil, labour or political disturbances
- any unlawful, wanton or malicious act committed maliciously by a person or people acting on behalf of or in connection with any unlawful association or political organisation.

For the purpose of this exclusion "unlawful association" means any organisation which is engaged in terrorism and includes an organisation which is a proscribed organisation as defined in the Northern Ireland (Emergency Provisions) Act 1973. Terrorism means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear. If WE refuse to deal with a claim as a result of this exception and YOU dispute our decision, YOU must prove that the exclusion should not apply.

8. Radioactive/Aircraft

Any expense, Consequential Loss, Legal Liability or DAMAGE to any property directly or indirectly arising from:

- (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- (c) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, riot, civil commotion, insurrection or military or usurped power.
- (d) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

9. Unoccupied

DAMAGE or loss of income when the BUILDING(S) are empty or not in use.

10. War and Terrorism

This policy excludes loss, DAMAGE, cost or expense or liability of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing currently or in any other sequence to the loss:

- (a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising military or usurped power; or
- (b) any act of terrorism.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of violence and/or the threat thereof, of any persons or groups(s) of persons, whether acting alone or on behalf or in connection with any organisation(s) or government(s), committed for political or other purposes including the intention to influence any government and/or to put the public, or any section of the public in fear.

This exclusion also excludes loss, DAMAGE, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (a) and/or (b).

If WE allege that by reason of this exclusion, any loss, DAMAGE, cost or expense is not covered by this policy the burden of proving the contrary shall be upon YOU.

Complaints Procedure

At Zurich, we care about our customers and believe in building long-term relationships by providing quality products combined with a high standard of service.

If it should happen that you have cause for complaint, either in relation to your policy or any aspect regarding the standard of our service, please see the steps outlined below.

- If you have arranged your policy with Zurich through a Broker, you should firstly direct your complaint to the Broker with whom you arranged your policy.
- If you deal with us directly, you should contact the Customer Services Co-ordinator, Zurich, Zurich House, Ballsbridge Park, Dublin 4. Telephone (01) 667 0666.

If the complaint is not resolved to your satisfaction, you should write to the Chief Executive Officer at the aforementioned address, or alternatively you may wish to contact:

- (i) Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.
Lo-Call: 1890 88 20 90
- (ii) Financial Regulator, P.O. Box 9138, College Green, Dublin 2.
Lo-Call: 1890 77 77 77
- (iii) Irish Insurance Federation, 39 Molesworth Street, Dublin 2.
Telephone: (01) 676 1914

Your right to take legal action is not affected by following any of the above procedures.

Data Protection

Zurich is committed to protecting your privacy. Please read our Data Protection & Privacy Policy below so that you understand how Zurich may process and protect personal information that we may obtain about you ('Customer Data'), the circumstances in which we may disclose it to anyone, the choices you have regarding our use of the information and your ability to correct the information. If you have any comments, queries or suggestions about our Data Protection & Privacy Policy or the level of security practices of Zurich, or you wish to change, modify, update or remove your Customer Data, contact us by email at DataProtectionOfficer@zurich.ie or via postal mail by writing to the **Data Protection Officer, Zurich, Zurich House, Ballsbridge Park, FREEPOST, Dublin 4.**

• Collection and Use of Customer Data

Zurich uses your Customer Data for the provision and administration of insurance products and related services. Examples of the actual or possible uses of your Customer Data are: processing your insurance application, processing claims, statistical analysis, underwriting purposes, fraud prevention, market research, risk management and provision of advice.

Your Customer Data may also be used by Zurich to provide you with information about products and services from us or other products and services which are arranged for you by us with other companies within the Zurich Financial Services Group or with a third party. We operate a strict opt-out policy, such that all direct marketing material contains the option to opt-out of future direct marketing. Furthermore, you may opt-out at any time by writing to the Data Protection Officer at the address mentioned above.

You may be required to provide Zurich with sensitive personal data e.g. information relating to your physical or mental health or the commission or alleged commission of or prosecution for an offence ('**Sensitive Data**'). Zurich is committed to protecting the privacy of Sensitive Data and will only use Sensitive Data in a manner consistent with this Data Protection & Privacy Policy.

This processing of information applies to both our online and off line work practices.

By disclosing your Customer Data to Zurich you indicate your consent to the collection, storage, processing and use of your Customer Data by us as described in this Data Protection & Privacy Policy.

- **Disclosure of Customer Data**

Zurich considers your Customer Data to be private and confidential. Zurich may sometimes disclose information about you to agents or service providers appointed by us, regulatory bodies, other insurance companies (directly or via a central register) and other companies within the Zurich Financial Services Group and our partners both inside and outside of the European Economic Area in connection with the provision of services to you. Zurich may access and/or disclose your Customer Data if required to do so by law or in the good faith and belief that such action is necessary to: (a) conform with the law or comply with legal process served on Zurich; (b) protect and defend the rights or property of Zurich including, without limitation the security and integrity of our network; or (c) act under pressing circumstances to protect the personal safety of users of our services or members of the public.

- **Access to and Rectification of Your Customer Data**

You are entitled to copies of your Customer Data held by us as the data controller. We will provide you with a copy of the Customer Data kept by us as soon as may be and in any event not more than 40 days after the request in writing. To access your data, a fee of €6.35 is chargeable under the terms of the Data Protection Acts and cheque should be made payable to Zurich. All requests should be addressed to the Data Protection Officer, Zurich, at the address mentioned above. If the information we hold about you is inaccurate, please let us know and we will make the necessary amendments and confirm that these have been made within 40 days of receipt of your request. We will hold on to your Customer Data for as long as necessary for the purposes of providing insurance products and related services to you.

- **Insurance-link Central Register**

The Insurance-Link Central Register is maintained by Insurance companies under the auspices of the Irish Insurance Federation. The information is shared with other insurance companies. It is part of the Insurance Federations campaign in the fight to eradicate fraudulent claims. Where appropriate, information may be passed to relevant enforcement agencies. You have a right of access to Customer Data held about you by Insurance-Link Central Register. For more information write to our Data Protection Officer at the address mentioned above.

- **Security of Customer Data**

Zurich is committed to protecting the security of your personal information. We use a variety of security technologies and procedures to help protect your Customer Data from unauthorised access, alteration, use, disclosure, accidental loss or destruction. For example, we store the personal information you provide on computer systems with limited access, which are located in controlled facilities. When we transmit highly confidential information (such as a credit card number) over the internet, we protect it through the use of encryption and secure servers. As effective as modern security practices are, we cannot guarantee the complete security of our database, nor can we guarantee that information you supply won't be intercepted while being transmitted to us over the Internet. Zurich will continue to revise policies and implement additional security features as new technologies become available.

- **Changes to the Data Protection & Privacy Policy**

Zurich reserves the right to change this Data Protection & Privacy Policy from time to time in its sole discretion. If we decide to make any changes, we will post those changes to our website www.zurich.ie so that you will always know what information we gather, how we might use that information and in what circumstances we will disclose it to anyone. By continuing to use Zurich after we post any changes, you accept and agree to this Data Protection & Privacy Policy, as modified.

- **Claims History**

Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim. You should show this notice to anyone insured under the policy.

Customer Information

Arson Prevention

Each year Insurance Companies pay out in excess of €13,000,000 in claims for fires started deliberately.

Deliberate fire may be associated with vandalism or burglary and can result in:

- Premises being extensively damaged or destroyed.
- People being seriously injured or even killed.
- Businesses bankrupted.

Buildings can be the subject of deliberate attack by fire both externally and internally. This can be eliminated or reduced by putting into practice certain preventive measures, a number of which are listed below.

- Strengthen doors, window locks, perimeter walls, fencing and gates. Where necessary install intruder and/or smoke alarms.
- Accompany visitors on and off your premises if possible, or at least monitor their movements. Check anyone you don't recognise.
- Keep all combustible materials under lock and key, if possible, at least remove from open yards.
- Timber pallets should be stored in the open, in areas well away from buildings or perimeter fences.
- Hazardous goods such as inflammable liquids should be removed and locked up separately at the end of each day.
- Gas cylinders should be locked away in a secure and well ventilated compound.
- Petrol or diesel pumps should be immobilised.
- Draw up a plan to deal with the threat of bombs/incendiary attacks.
- Be vigilant for suspicious objects and notify Gardai if anything is found.

The above measures if implemented where appropriate, should help protect your buildings from deliberate fire.

Storm Prevention

To minimise damage from storms, we suggest the following:

- Roofs have a limited life span and are subject to wear and tear and deterioration over time. Check the roof covering at regular intervals and replace where there are signs of deterioration. Remember, your Tradestar Hairdresser Policy does not cover the maintenance costs involved in repairing or replacing the roof. The policy specifically excludes damage caused by wear and tear and gradual deterioration.
- Ensure your tiles and guttering are secure.
- Check that the gutters and drains are not blocked.
- If a storm is forecast, make sure all gates are bolted. Put any garden furniture, lawnmowers or plant pots in a garden shed and lock it.

Water Damage

There are various weather hazards which you cannot avoid, but against which you can protect your salon.

- Lag pipes and water tanks wherever possible.
- Leave the underside of tanks free to ensure rising warmth can reach them.
- Replace washers on dripping taps.

Burglary Prevention

Unfortunately, theft has become part of everyday life in many areas. Most thieves are opportunists who commit crimes when they spot an easily entered building. Such opportunities can be removed by fitting and using good quality locks on doors and windows and by installing an approved alarm system.

- All external doors should be fitted with five-lever mortise deadlocks and the keys should be removed from the lock.
- All patio doors should be fitted with key-operated patio door locks. The keys should be removable. A stop should be fitted in the top of the door frame to prevent the doors from being lifted out of their frame.
- All ground floor windows and other accessible windows, fanlights and rooflights should be fitted with key-operated security locks or stops with removable keys or key-operated security bolts with removable keys.

Liability Claims

- Training record – A training record signed by employees, should be documented and kept on file for each and every employee.
- Health & Safety statement – This should be read by all employees and a signed note (by each employee) should be kept on the personnel file to confirm that the statement has been read.
- Accident register – Maintain an accident register to record details of all incidents/claims.

Zurich Insurance plc

Zurich House, Ballsbridge Park, Dublin 4, Ireland.

Telephone: 01 667 0666 Fax: 01 667 0644 Website: www.zurich.ie

Zurich Insurance plc is regulated by the Financial Regulator.

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