



'BRIDGE BABTAC' SALONS



**BUSINESS PROTECTION INSURANCE
SPECIFICALLY DESIGNED FOR BABTAC MEMBERS WHO ARE SALON OWNERS**



Specially arranged by

BALENS LTD

Bridge House, Portland Road, Malvern, WR14 2TA
Tel: 01684 893006 Fax: 01684 893416

PROPOSAL FORM, SUMMARY AND GUIDE

“Bridge Babtac” Salon Business Protection

“Bridge Babtac” Salon Business Protection insurance has been specially arranged by Balens Ltd for Babtac members who have established successful and well managed salons.

There are two categories of cover:-

The “**Bridge Babtac**” **Salon Standard Package** is designed for the Babtac member, who only has a minimum amount of equipment and stock.

The Package will include:

£2,000,000 Public Liability (Excluding Treatment/Therapy Risk))	
£2,000,000 Products Liability)	
£10,000,000 Employers Liability)	
Up to £25,000 Property Damage)	See Summaries of
£100,000 Business Interruption)	Cover for details
£2,000 Personal Effects)	
Up to £5,000 All Risks)	
Money Cover, Personal Accident & DAS Legal Expenses)	

The “**Bridge Babtac**” **Salon Standard Plus Package** is for those Babtac members who have a little more equipment.

The Package will include:

£2,000,000 Public Liability (Excluding Treatment/Therapy Risk))	
£2,000,000 Products Liability)	
£10,000,000 Employers Liability)	
Up to £50,000 Property Damage)	See Summaries of
£250,000 Business Interruption)	Cover for details
£5,000 Personal Effects)	
Up to £7,500 All Risks)	
Money Cover, Personal Accident & DAS Legal Expenses)	

Each of the above Packages automatically includes Legal Expenses Insurance underwritten by DAS Legal Expenses Insurance Company limited. Please see separate DAS Legal Expenses Summary of Cover for details. A separate Policy will be issued for this insurance.

“Bridge Babtac” Salon Business Protection

SUMMARY OF COVER

The “Bridge Babtac” Salon Business Protection policy is underwritten by Covea Insurance plc.

This document is a summary of the insurance cover provided by the Policy and, as such, does not contain the full terms and conditions of your insurance coverage. You can find the full terms and conditions of the Bridge Babtac Salon Business Protection product in the policy documents, a copy of which is available on request.

This summary is provided to you for information purposes only and does not form part of your insurance contract.

Section 1 – Property Damage

Loss or damage to buildings, tenants improvements or business contents including office equipment and stock caused by:

- fire - lightning - explosion - earthquake - aircraft - theft involving forcible and violent entry or exit and theft involving assault of or violence to you or your employees - riot or civil commotion - malicious damage - impact - storm - flood - escape of water or oil - collapse of television or radio aerials - falling trees or branches - accidental damage.

Additional cover

- architects' and surveyors' fees-capital additions up to 10 % - debris removal - property at trade shows or exhibitions up to £2,500
- external CCTV and security lighting equipment up to £2,500 - refilling of fire extinguishers following use up to £10,000 - damage to landscaped gardens by fire brigade up to £2,500 - loss of metered gas or water up to £10,000 - public authorities costs - accidental damage to sanitary ware, underground pipes and cables if you are legally responsible-automatic increase of sum insured on stock by 25 % during November, December and public holidays - temporary removal - theft damage to the premises - replacement of locks following theft of keys up to £1,000 - cost of tracing source of water or oil leaks up to £2,500.

Section 1 includes

Glass

- breakage of plain plate, sheet or wired glass including resultant damage to framework and the necessary cost of boarding up, maximum £10,000 in any one period of insurance
- the cost of repair or replacement of stock on display up to £500
- the cost of repair of alarm foil up to £500
- breakage of fixed mirrors and fixed internal glass in showcases, counters and display cabinets
- breakage of neon and illuminated signs
- breakage of armoured, bent or other special glass or lettering or designs up to £1,000

Money

loss of business money	Limit any one loss
• whilst in transit	£2,500
• during business hours whilst on the premises	£2,500
• outside business hours whilst on the premises	
• in a locked safe	£1,000
• not in a locked safe	£250
• at your home or the home of an authorised employee	£500
• loss of recorded crossed cheques, crossed postal orders, credit card sales vouchers and VAT purchase invoices	up to £250,000
• repair or replacement of any safe, security case or bag damaged following theft	up to £2,500
• misuse of business credit cards	up to £500

Personal assault

bodily injury to you or your employees in the event of assault consequent upon robbery or hold- up whilst engaged in duties connected with the business.

The following amounts are payable as compensation	
• death, loss of limbs or eyes or permanent total disablement	£10,000
• temporary total disablement not exceeding 104 weeks	£100 per week
• damage to clothing and personal effects – limit for each person	£250

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Main Exclusions

- the first £250 of each claim in respect of property damage or glass
- the first £100 of each claim in respect of money
- loss of money from any coin-operated gaming or amusement machine, payphone or unattended vehicle – damage to tills or cash registers outside business hours unless left open – storm, water or oil damage to property in basements or outbuildings unless raised 100mm above floor level
- damage caused by wear, tear or any gradually operating cause
- electrical or mechanical breakdown – loss resulting from shop-lifting – use of any article contrary to manufacturers’ instructions or maintenance procedures – faulty or defective workmanship or operational error or omission
- damage to property caused by any process it is undergoing
- loss consisting of change of temperature, colour, flavour, texture or finish
- damage caused by subsidence, heave or landslip

Subsidence

- whilst not insured as a standard peril, cover for Subsidence **may** be available subject to additional premium and terms

Section 2 – Business Interruption

Loss of trading profit during the 12 month period immediately following destruction or damage to the trade contents or buildings caused by a peril insured by Section 1.

The policy automatically provides Business Interruption cover for the sum insured stated in the package you have selected on page 2.

Additional cover

- prevention of access to the premises following damage to nearby property caused by a peril insured
- accidental failure of public electricity, water or gas supplies
- closure by a competent authority because of defective sanitation, infestation by vermin or pests at the premises
- poisoning caused by food or drink
- infectious or contagious disease, murder, suicide or rape at the premises
- damage at the premises of a UK supplier – limit £10,000

Main exclusion

- corruption of computer records by malicious persons or accidental damage

Section 3 - Employers’ Liability

Legal liability for injury to employees as required by current UK legislation, up to a limit of £10,000,000 (£5,000,000 if arising out of terrorism) any one cause inclusive of legal defence costs.

Additional cover

- legal costs incurred in the defence of criminal proceedings brought for a breach of the Health and Safety at Work Act 1974 – limit £10,000 in any one period of insurance.

Main exclusions

- actions brought outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Section 4 - Public Liability

Legal liability for accidental injury to the public or damage to their property as a result of defects in your premises or negligence by you or your employees in the conduct of your business, up to a limit of £2,000,000 any one cause plus legal defence costs incurred with our written consent.

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Additional cover

- obstruction, trespass or nuisance
- contingent motor liability for non-owned vehicles
- damage to leased, hired or rented premises (excluding the first £250)
- liability incurred under the Defective Premises Act 1972
- legal costs incurred in the defence of criminal proceedings brought for a breach of the Health and Safety at Work Act 1974 - limit £10,000 in any one period of insurance
- damages, costs and expenses for wrongful arrest – limit £10,000 in any one period of insurance.

Main exclusions

- liability arising from products
- treatment, therapy, medical advice, fitness instruction or administration of drugs or medicines
- use of solaria, sunbeds, saunas and hydro-massage facilities
- the cost of cleaning up or removal of or damage to property arising out of asbestos
- professional liability
- provision of advice or any plan, design, formula or specification given separately for a fee
- fines, penalties or liquidated, punitive or exemplary damages
- the first £250 of property damage claims occurring away from your premises
- vehicles used in circumstances where road traffic legislation requires insurance or security
- actions brought outside Great Britain, Northern Ireland, the Isle of Man or the Channel Islands

Section 5 - Products Liability

Legal liability for accidental injury to the public or damage to their property caused by products sold, supplied, processed, delivered, installed, tested, repaired, serviced, altered, treated or hired out by you and no longer in your possession or control, up to a limit of £2,000,000 in any one period of insurance plus legal defence costs incurred with our written consent.

Additional cover

- legal costs incurred in the defence of criminal proceedings in respect of a breach of the Consumer Protection Act 1987 or the Food Safety Act 1990 – limit £25,000 in any one period of insurance.

Main exclusions

- professional liability
- provision of advice or any plan, design, formula or specification given separately for a fee
- liability arising from properly prepared products failing to perform the function for which they were intended
- loss of or damage to products or the cost of making good or recalling products or rectifying defective work
- any drug or medical preparation obtainable on prescription from a medical practitioner
- any cosmetics, toiletries, animal feeds, seeds, fertilisers, insecticides or pesticides unless of proprietary manufacture
- liability arising from exposure to or inhalation of asbestos
- the cost of cleaning up or removal of or damage to property arising out of asbestos
- liability arising in the USA or Canada from any products which with your knowledge will be sold or supplied to or used within those countries
- fines, penalties, or liquidated, punitive or exemplary damages
- actions brought outside Great Britain, the Isle of Man or the Channel Islands

Section 6 – All Risks

Covers unspecified items of equipment against accidental loss or damage occurring anywhere in the UK.

(NB. Cover for specified items is available, subject to full details.)

Main exclusions

- the first £100 of each claim
- wear, tear or depreciation or diminution in value

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- inherent vice, latent defect, defective design or use of faulty materials
- faulty or defective workmanship, operational error, or use contrary to manufacturer’s instructions
- marring, scratching, denting or mechanical or electrical breakdown
- any gradually operating cause, rot, fungus, rust, corrosion or pests
- damage to property caused by any process it is undergoing
- loss consisting of change of temperature, colour, flavour, texture or finish
- theft from any unattended vehicle
- theft from any unattended building unless it is fully locked and the theft involves forcible and violent entry or exit
- breakage of brittle articles unless forming part of photographic equipment.

Note: special terms may apply to some categories of equipment

Section 7 - Personal Accident

To insure you whilst engaged in duties in connection with the business or travelling to and/or from your normal place of work against accidental bodily injury caused solely by violent external and visible means or should you suffer insanity or organic paralysis in accordance with the Compensation Table.

Main Exclusions

- pre-existing physical or mental disability
- hazardous sports or pastimes
- intentional self-injury, suicide or attempted suicide
- influence of drugs or liquor
- pregnancy or childbirth
- terrorism, war and similar risks.

Compensation Table

Results	Compensation payable The following percentage of the sum insured of £2,000	
a) death	100 %	
b) incurable insanity totally preventing gainful employment of any and every kind	100 %	
c) total organic paralysis	100 %	
d) loss of or loss of sight in both eyes	100 %	
e) loss of or loss of sight in one eye	50 %	
f) permanent total loss of hearing in both ears	40 %	
g) permanent total loss of hearing in one ear	10 %	
Loss by amputation or permanent total loss of use of	Right*	Left*
h) one arm or one hand	60 %	40 %
i) one thumb	20 %	15 %
j) any finger	10 %	6 %
k) permanent total loss of use of shoulder or elbow	25 %	20 %
l) permanent total loss of use of wrist	20 %	15 %
Loss by amputation or permanent total loss of use of (*To be reversed if insured person is left-handed)		
m) one leg above or at the knee	50 %	
n) one leg below the knee or one foot	40 %	
o) one big toe	10 %	
p) any other toe	3 %	
q) permanent total loss of use of hip or knee or ankle	20 %	
r) removal of lower jaw by surgical operation	30 %	

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Minimum Security Standards

The following are the minimum security protections which should be fitted to provide satisfactory physical security to the perimeter of your premises. Additional security, including an approved intruder alarm system, may be needed but this will depend on the location of the premises and the sums insured. Where necessary a survey will be undertaken and you will be advised of any additional protection that may be required.

Whenever the premises are closed for business or left unattended, all security devices must be put into full and effective operation, and these must include the following or any alternative devices agreed by us in writing:-

Doors

1. on timber final exit doors (excluding sliding doors):
 - a) if single leaf, a mortice deadlock conforming to BS3621 with matching boxed steel striking plate
 - b) if double leaf
 - i) on the first closing leaf, flush or barrel bolts, the latter at least 200mm (8”) long, or key operated bolts, fitted top and bottom in every case
 - ii) on the second closing leaf, a mortice deadlock conforming to BS3621 with matching boxed steel striking plate, or a substantial padlocking bar and good quality close shackle padlock
2. on all other external timber doors, and on internal timber doors giving access to any part of the premises not occupied solely by the insured or to any adjoining premises (excluding sliding and fire exit doors):
 - a) if single leaf, a mortice deadlock conforming to BS3621 with matching boxed steel striking plate or key operated mortice rack bolts fitted top and bottom
 - b) if double leaf
 - i) on the first closing leaf, flush or barrel bolts, the latter at least 200mm (8”) long, or key operated locks or bolts, fitted top and bottom in every case
 - ii) on the second closing leaf, a mortice deadlock conforming to BS3621 with matching boxed steel striking plate, or a substantial padlocking bar and good quality close shackle padlock
3. on external aluminum or UPVC doors (excluding sliding and fire exit doors), cylinder operated mortice deadlock and, if double leaf, flush bolts on the first closing leaf
4. on steel final exit doors and all sliding final exit doors, substantial padlocking bar and good quality close shackle padlock
5. on all other steel doors and all other sliding doors (excluding sliding patio doors), substantial padlocking bar and good quality close shackle padlock fitted externally, or substantial padlocking bar and good quality open shackle padlock fitted internally
6. on sliding patio doors, a manufacturer’s patent key operated locking system which engages boltwork into the doorframe either at the top and bottom of the opening section of each door, or into the side frame in at least three points (in the latter case all hook or shoot bolts must be mushroom headed)
7. on all fire exit doors, panic bar and other security devices which comply with fire safety requirements

Windows and other openings

8. on opening basement and ground floor windows and fanlights, and on other opening windows, fanlights and skylights which are accessible from roofs, balconies, canopies, fire escapes or downpipes:
 - key operated window locks with the keys removed when in operation
 - or
 - solid steel bars not less than 16mm (5/8”) diameter and not more than 125mm (5”) apart, securely fixed to the brickwork or masonry surrounding the window
 - or
 - internal wire mesh grilles securely fixed to surrounding brickwork, masonry or woodwork.

Your local Crime Prevention Officer or locksmith will be able to advise you on suitable locks and devices when special fittings are needed.

Where a door is a designated fire exit the Fire Officer of your nearest brigade should be consulted before security devices are fitted.

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Customer service information

Covea Insurance plc

Covea Insurance plc (Covea Insurance) is a public limited company, registered in England and Wales under number 613259. It underwrites general insurance business. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Conduct Authority and the Prudential Regulation Authority are independent watchdogs that regulate financial services.

Covea Insurance’s Financial Services Register number is 202277. You can check this on the Financial Services register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0300 500 8082.

Registered Office: 2 Norman Place, Reading, Berkshire, RG1 8DA

Balens Ltd

Balens Ltd are authorised and regulated by the Financial Conduct Authority. It appears on the Financial Services Register under number 305787. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

Accessibility

We are able to provide, upon request, audio tapes, large print and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner. Alternatively, if you have hearing or speech difficulties and have access to a text telephone, you can call any of our numbers using the text relay service operated by Action on Hearing Loss (formally known as RNID).

Law applicable to the contract

We propose to choose English law as the law applicable to the contract unless we agree another choice of law with you prior to the start date.

Will I have cancellation rights?

You have a right to cancel the policy within a 14 day cancellation period and receive a return of any premiums paid, less an administration charge and an amount representing the cover you have received to date.

This is subject to certain terms, full details of which can be found in the policy wording, a copy of which is available on request.

Please Read the Policy

Please periodically read the policy and the policy schedule carefully and make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to change anything or if there is anything you do not understand please notify your insurance adviser, if you fail to notify us your policy may not operate fully.

Policy Duration

The policy has a 12 month period of insurance (unless shown differently on your policy schedule) and is annually renewable.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme.

Notification of a claim

If you have a claim or are aware of an incident that could result in a claim, please contact Balens Ltd on 01684 893006 or Covea Insurance plc on 0330 134 8187.

Enquires and complaints

If you have an enquiry or complaint regarding:

- the suitability of this policy for your needs; or
- the information and advice you received whilst it was originally being discussed; or
- the operation or administration of the policy;

or an enquiry concerning a claim that you may have made you should contact your broker.

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If your complaint relates to the cover under this policy or the way a claim is/has been handled you should contact us:

The Customer Services Manager,
Covea Insurance plc,
50 Kings Hill Avenue,
Kings Hill,
West Malling,
Kent
ME19 4JX

or telephone us on 0330 134 8194
or email us at information@coveainsurance.co.uk

A copy of Covéa Insurance’s complaints handling procedure is available on request.

Please be ready to provide all relevant details of your policy and in particular your policy number (if allocated) to help your enquiry or complaint to be dealt with speedily.

You may have the right to refer it to the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London, E14 9SR; telephone numbers 0800 023 4567 (calls to this number are normally free for people calling from a “fixed line” phone but charges may apply if you call from a mobile phone) and 0300 123 9123 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs). Website www.financial-ombudsman.org.uk

Following this procedure will not affect your legal rights.

Nothing in the terms and conditions of this policy will reduce your statutory rights relating to faulty or mis-described goods or services. For further information about your statutory rights, you should contact your local authority Trading Standard Department or Citizen’s Advice Bureau.

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PROPOSAL FORM

Before completing the Proposal Form please refer to the Summary of Cover as this will assist you to select the sections and amounts which you require.

The Legal Expenses insurance will be provided under a DAS Legal Expenses Policy. The remainder of the insurance will be provided under a Bridge Babtac Salon Policy. Any special terms or conditions will be advised to you in writing.

Please use BLOCK CAPITALS or TICK THE BOXES as appropriate.

Insurance to commence from: Tel:

Title: Full Name:

Trading Title or Company Name:

Risk Address(es): Postcode:	Postal Address if different: Postcode:
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If you wish to insure more than one location, please note in the supplementary information box on page 12. Additional information may be required.

Email Address: Website:

BABTAC Membership No.

Annual Turnover of Business:

NB. You must be a member of BABTAC to be eligible for this insurance package.

Are you:-
 A Salon Owner? Renting premises? Own premises?

- | | Yes | No |
|---|--------------------------|--------------------------|
| 1. Do you sell any products? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. If YES, are they proprietary products only which are purchased pre-prepared, pre-packed, and pre-labelled?
If NO, to Question 2, please provide full details in the supplementary information box on the next page. | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Is your turnover from products (that are not sold or supplied in connection with a treatment or procedure) over £30,000? If so, please give amount: | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Number of full-time & part-time employees (paid or unpaid)? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. What is your waggeroll? <input style="width: 200px;" type="text"/> | | |
| 6. Are the buildings where the Contents and Stock are normally kept | <input type="checkbox"/> | <input type="checkbox"/> |
| a) self-contained? | <input type="checkbox"/> | <input type="checkbox"/> |
| b) built of brick, stone, or concrete and roofed with slate, tile, metal, concrete or asbestos? | <input type="checkbox"/> | <input type="checkbox"/> |

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	Yes	No
c) in an area exposed to storm or impact damage?	<input type="checkbox"/>	<input type="checkbox"/>
d) Are the buildings listed or the subject of a building preservation notice?	<input type="checkbox"/>	<input type="checkbox"/>
e) Is more than 20 % of the roof area flat?	<input type="checkbox"/>	<input type="checkbox"/>
f) What percentage of the roof area is flat?	<input style="width: 100%;" type="text"/>	
g) What is the flat roof constructed of (e.g. felt on timber, bitumen etc)?	<input style="width: 100%;" type="text"/>	
h) How old is the flat roof?	<input style="width: 100%;" type="text"/>	
i) When was it last inspected by a building or roofing contractor?	<input style="width: 100%;" type="text"/>	
7. Are you the sole occupier of the premises?	<input type="checkbox"/>	<input type="checkbox"/>
If "No":		
a) Which floor do you occupy;	<input style="width: 100%;" type="text"/>	
b) What other types of businesses occupy the other floors;	<input style="width: 100%;" type="text"/>	
c) Does the landlord regularly maintain the premises including heating, plumbing & electrical systems.	<input type="checkbox"/>	<input type="checkbox"/>
8. Have the buildings where the Contents and Stock are normally kept ever been flooded, are they in an area liable to flooding or within 1/4 mile from any river, watercourse or the sea, or have you been informed that the buildings are in a potential flood risk area?	<input type="checkbox"/>	<input type="checkbox"/>
9. Is cover for contents, stock & equipment required stored in a basement? If yes please provide full details in the supplementary information box on page 12	<input type="checkbox"/>	<input type="checkbox"/>
10. Are there hot tub, shower or spa facilities at the premises? If "Yes", please provide full details including how often maintenance is carried out	<input type="checkbox"/>	<input type="checkbox"/>
<input style="width: 100%; height: 40px;" type="text"/>		
11. a) Are all external doors to the buildings where the Contents and Stock are normally kept protected in accordance with the minimum security standards on page 7?	<input type="checkbox"/>	<input type="checkbox"/>
b) Are all opening windows of the buildings where the Contents and Stock are normally kept protected in accordance with the minimum security standards on page 7?	<input type="checkbox"/>	<input type="checkbox"/>
If you have answered NO, to question 11 a) or 11b), please provide full details of the security in place at the premises:		
<input style="width: 100%; height: 40px;" type="text"/>		
12. Do you have any additional security protections in place at the premises, e.g rollers shutters, security patrols, perimeter fencing and or an alarm.	<input type="checkbox"/>	<input type="checkbox"/>
If "Yes" please provide full details of the additional security.		
<input style="width: 100%; height: 40px;" type="text"/>		

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13. Have you, or any principal, director or partner under a current or any previous trading titles
- a) been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or an individual voluntary arrangement?
 - b) been convicted of or charged with (but not tried) or received a police caution in connection with any criminal offence (other than motoring offences)?
- Note:** Convictions regarding as spent under the Rehabilitation of Offenders Act 1974 do not need to be disclosed.
- c) been prosecuted or received notice of intended prosecution, issued with a simple caution or been served with a prohibition or improvement notice in connection with any breach of any health and safety legislation?
 - d) been the subject of a county court judgement (or Scottish equivalent) or any proceedings pending?
 - e) been a director or partner in any business which is or has been the subject of a winding up or administration order, receivership proceedings, or a company voluntary arrangement?
 - f) been the subject of a debt relief order or any applications pending?
14. Has any insurer ever
- a) declined your proposal?
 - b) refused to renew or cancelled your policy?
 - c) imposed special terms or conditions for any of the risks proposed? If YES to any of the above, please give full details
15. Have you suffered any loss or damage or had any claims made against you in the last 5 years?
If **YES**, please give full details (continue on a separate sheet if necessary)

Date	Type of Claim	Amount settled or outstanding

Supplementary information

If you have ticked ANY of the shaded boxes to the above questions - please give full details. Please also state any other material facts (see Important Note).

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PACKAGE OPTIONS

Please choose from one of the following packages depending upon your cover requirements, complete the declaration page and return, together with your payment.

The Balens ‘Bridge Babtac’ Salon Packages described below have been uniquely designed for Babtac members who own a Salon or use a Salon premises.

OPTION ONE: “BABTAC” SALON STD COVER - £349.74 (inc IPT)	YES	<input type="checkbox"/>
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This covers: - £2,000,000 Public Liability (Excluding Treatment/Therapy Risk))
 £2,000,000 Products Liability)
 £10,000,000 Employers Liability)
 Up to £25,000 Property Damage)
 £100,000 Business Interruption)
 £2,000 Personal Effects)
 Up to £5,000 All Risks)
 Money Cover, Personal Accident & DAS Legal Expenses)

See Summaries of
Cover for details

OPTION TWO: “BABTAC” SALON STD PLUS COVER - £501.86 (inc IPT)	YES	<input type="checkbox"/>
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This covers: - £2,000,000 Public Liability (Excluding Treatment/Therapy Risk))
 £2,000,000 Products Liability)
 £10,000,000 Employers Liability)
 Up to £50,000 Property Damage)
 £250,000 Business Interruption)
 £5,000 Personal Effects)
 Up to £7,500 All Risks)
 Money Cover, Personal Accident & DAS Legal Expenses)

See Summaries of
Cover for details

OPTIONAL EXTRAS – CHARGEABLE

Do you require any additional Business Interruption cover?
 (If Yes, please enter the total value required. We will need to provide you with a quotation. Therefore, please DO NOT send any money with this form)

Do you require any additional Business Contents/Stock cover?
 (If Yes, please enter the total value of contents and stock required. We will need to provide you with a quotation. Therefore, please DO NOT send any money with this form)

Do you wish to increase the All Risks limit?
 (If Yes, please enter the total value required. We will need to provide you with a quotation. Therefore, please DO NOT send any money with this form)

Do you wish to increase the Public Liability limit to £5,000,000?
 (If YES, please add £70 to your premium)

Yes No

Do you require Buildings cover?

Amount of cover required? (The re-build cost, not the value)

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Package Breakdowns						
	Premium	DAS Premium	IPT	Babtac Fee	Balens Service Charge	Total
STANDARD	£267.80	£20.00	£34.54	£6.00	£21.40	£349.74
STANDARD PLUS	£398.09	£20.00	£50.17	£7.00	£26.60	£501.86

Statement of Fact

The Bridge Babtac Salon policy is arranged by Balens Ltd.

Your insurance will be provided under the Bridge Babtac Salon policy, insured by Covea Insurance plc for all sections.

Fair Presentation of the Risk

You have a duty to make a fair presentation of the risk which is covered by this policy. Therefore you should ensure that any information you have provided to us and the content of any application form, declaration and / or Statement of Fact is accurate and complete. Where you have provided us with information which relates to matters of your expectation or belief, it does not matter if such information turns out to be inaccurate provided that you acted in good faith when you provided us with such information.

If you do not comply with your duty to make a fair presentation of the risk, including failing to disclose or misrepresenting a material fact, or disclosing material facts to us in a way which is not clear and accessible your policy may not be valid or the policy may not cover you fully or at all.

A material fact is any fact which could influence our assessment or acceptance of your application for insurance.

You must also tell us about any facts or changes which affect your insurance and which have occurred either since the policy started or since the last renewal date.

If you are not sure whether certain facts are relevant please ask your insurance broker. If you do not tell us about relevant changes, your policy may not be valid or the policy may not cover you fully or at all.

You must check all the information contained within this document immediately and tell us if any details are incorrect.

You should keep a written record (including copies of letters) of any information you give us or your insurance broker.

Insurance cover does not commence until confirmed by us or Balens Ltd.

A Prospectus & Key Facts Summary or a specimen copy of the Policy wording is available on request.

This Statement of Fact is a record of information supplied by you or on your behalf or assumptions we have made, about you, your business and your business partners and directors.

In respect of all statements detailed below, you (or, in the case of a partnership or limited company, any one partner or director so authorised) confirm that:

1. Your business and employees are domiciled in Great Britain, Northern Ireland, the Channel Islands or Isle of Man.
2. You have not suffered any losses, or made any claims, or had any claims made against you by any employee or any third party, in respect of death, injury, damage to property or legal expenses during the last five years, whether insured or not, in respect of any of the risks which you now wish to insure, other than detailed above in the proposal form.

Signed:

Date:

Position (if on behalf of a Company):

“Bridge Babtac” Salon Business Protection

Additional information

How we use your information

The personal information, provided by you, is collected by or on behalf of Covea Insurance plc and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling and for research, or statistical purposes. We may also share your information with reinsurers and regulators, as required by law.

From time to time we may need to undertake some of the processing of your data in countries outside of the European Economic Area, and in such cases we will ensure that there is an agreement in place which gives equivalent assurances as found in the Data Protection Act 1998.

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you.

We will collect sensitive information when dealing with your policy, we will however only collect information that is relevant to your policy, its administration or claims handling.

Your personal information will be kept secure at all times.

Fraud Prevention and detection

In order to prevent or detect fraud we will check your details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes. We may also conduct credit reference checks in certain circumstances. You can find out further details explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect your credit rating by contacting Covea Insurance plc.

Disclosure of other people's personal information

You should show this notice to anyone whose personal information you provide to us. You must ensure that any such information you supply relating to anyone else is accurate and that you have obtained their consent to the use of their data for the purposes set out above.

Your Rights

Under the Data Protection Act 1998 you have the right of access to the personal information held about you by Covea Insurance plc. You can exercise this right by contacting us. We will make a charge of £10 for dealing with these requests.

You have the right to request that we correct any inaccuracies in the personal information we hold about you. Please contact your insurance broker, or Covea Insurance plc, if your personal information needs updating.

Consent

By providing us with information, you also provide us with your consent and that of any other person whose information you provide to the personal information being used for the purposes set out above.

How to contact Us

Please visit www.coveainsurance.co.uk/dataprotection if you would like some more detailed information on how we share your personal information.

If you have any concerns about our use of your information please write to Customer Relations, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

Telephone: 0330 134 8194.

If you contact Covea Insurance plc by telephone your call may be recorded for training and evidential purposes.

“Bridge Babtac” Salon Business Protection

Choice of Law

The parties to an insurance contract are free to choose the law that will apply. Unless we agree in writing with you otherwise, this insurance shall be subject to the law applying in the part of the United Kingdom, Channel Islands or Isle of Man where you have your principal place of business. If there is any dispute, the law of England and Wales shall apply.

Registration and Regulatory Information

Covea Insurance plc. Registered in England and Wales No. 613259. Registered office: Norman Place, Reading, Berkshire. RG1 8DA.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Firm Reference Number is 202277. You can check this on the Financial Services Register by visiting the FCA’s website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.



Covea Insurance plc

Covea Insurance plc is a public limited company incorporated in England and Wales, registered number 613259. Its registered office is at Norman Place, Reading RG1 8DA. It is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and Prudential Regulation Authority registration number 202277.