



OUTLINE OF COVER FOR FHA PUBLIC LIABILITY AND TREATMENT RISK INSURANCE

WORK SITUATIONS COVERED:

- Mobile (i.e. working from client's homes/premises)
- Working from Home (Home Salon)
- Renting a chair in a salon
- Tutor
- Session Stylist This will include participation at Trade Shows, Competitions and Exhibitions as hairdressers, barbers and stylists

TREATMENT RISK COVER UNDER THIS POLICY INCLUDE THE FOLLOWING TREATMENTS;

- Hairdressing including shampooing, conditioning (including Olaplex)
- Setting, drying & cutting of hair,
- Colouring
- Relaxing, straightening of hair including Brazilian and keratin smoothing treatment
- Hair extensions
- Permanent waving
- Normal hairdressing work on wigs & hairpieces, fitting, cutting, styling of wigs, hairpieces
- Eye lash tinting, extensions, curling; eye brow plucking, waxing, threading and HD Brows
- Nail manicure and pedicure including Gel & Acrylic nails
- Barbering including wet, cut throat, wet, hot towel & Turkish shaving
- Non-permanent make-up including stage make up
- Beauty massage including Swedish massage, full body, back, scalp, neck & shoulder, leg & foot,
- Indian head and hand massage
- Waxing
- Facials

ADDITIONAL COMPLIMENTARY SERVICES

- **LEGAL AND TAX ADVICE LINE: 0330 30 31 470**
Confidential legal and tax advice helpline, Advice available 24/7, 365 days a year between 9am and 5pm on weekdays (except bank holidays)
- **COMMERCIAL LEGAL EXPENSES INSURANCE:** This will fund the cost of legal advice, subject to policy terms and conditions.
- **COUNSELLING ASSISTANCE: 0333 000 2082**
Confidential help and advice. Qualified counsellors are available to provide telephone support on any matter that is causing upset or anxiety from personal problems to bereavement.