



Irish Insurance and Membership Specialists

Policy Summary

(Ireland)



All communications should be addressed to Associated Beauty Therapists Ltd, The Courtyard, Wixford Park, George's Elm Lane, Bidford-on-Avon, Alcester, Warwickshire, B50 4JS, telephone number 01789 773 573. Associated Beauty Therapists Ltd is authorised and regulated by the Financial Conduct Authority and has FCA reference number 463052

Balens Ltd Registered Office: Bridge House, Portland Road, Malvern, WR14 2TA, Tel: 01684 893006 Fax: 01684 891361. Registration Number: 4931050
Authorised and Regulated by the Financial Conduct Authority, Registration Number: 305787

Catlin Insurance Company (UK) Ltd.

Registered office is 20 Gracechurch Street, London, EC3V 0BG. Registered in England No. 5328622. Catlin Insurance Company (UK) Ltd. are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308). Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 305787.

Key Points - Policy Cover

ABT's role is commitment to providing a professional service to our commercial clients, including this insurance package. We are authorised and regulated by the Financial Conduct Authority (FCA), however this insurance product is sourced using Balens Limited and the insurer is Catlin Insurance Company (UK) Ltd.

Suitability Statement and Statement of Demands and Needs

As a Beauty Therapist, Hairdresser, Nail Technician and / or Health Professional you can be held legally liable for loss or damage to other people's property, injury or other harm, financial loss alleged to have been caused to your clients or patients, or other parties. This policy will meet that need and provide defence and payment of damages for the above, as well as covering other risks, and offering various services as well. This service is on a non-advised basis, and we act as an agent for Balens when sourcing the policy, and placing the insurance.

The Insurer for this Policy is Catlin Insurance Company (UK) Ltd.

Balens have chosen this insurer as they have designed an exclusive specially improved policy wording with Catlin Insurance Company (UK) Ltd. (Catlin), which includes greater security in the event of you discontinuing cover as well as other advantages. Catlin are a diversified global insurer and financially very secure, which gives long term security of cover. Please refer to the full policy wording which is available on request from ABT or on our website, www.aitireland.com.

What does the Professional, Public and Products Liability policy cover?

- > The cover is €6,500,000 per section, any one claim (and in the annual aggregate in respect of Products Liability), plus unlimited legal defence costs are covered in addition (other than the USA &/or Canada or any territory under their jurisdiction where the limit of liability will be inclusive of costs and expenses). There is no excess.
- > The cover includes Professional Liability, Public and Products Liability as standard. Worldwide cover, including USA &/or Canada applies (subject to certain restrictions &/ or endorsements which will be confirmed in any documentation provided.)
- > Wide definition of insurance cover is clear and is not restricted to treatment only. This cover includes Medical Malpractice, Professional Liability, Public and Products Liability (claims in this section do not reduce the amount covered for other sections of the policy as is normally the case in other policies).
- > Products Liability is provided for unlimited sales to clients and for up to €35,000 or retail sales (sales to non-clients).

- > This policy is on a Claims Occurring Basis, but with a unique difference! If you do not renew for any reason with ABT, we automatically include Run-off cover for an unlimited period of time, meaning that if a claim was to be made years down the line after stopping your policy, you will always be covered for work you did within the insured periods. Further information about this is available on our website www.aitireland.com. This is a major improvement on what is often available though other insurers.
- > We include an upgrade of cover feature on this element of the Policy that protects you against the effects on inflation, and rising court awards - this cover is a pioneering hybrid offering the advantages of a claims occurrence policy with features normally only found on a claims made policy, but with none of the disadvantages, particularly around the issue of discontinuing cover, and possibly being uninsured later on if a claim is discovered. Many wordings give conditional "unlimited" or time restricted run off cover if you cease the policy at any time.
- > Teaching and Student Work cover (running a school can be covered separately).
- > Includes Libel and Slander cover.
- > All premiums include full malpractice retroactive cover for previously insured work performed.
- > Loss of Reputation expenses to help repair damage to your business in the event of a claim against you.
- > Breach of Intellectual Property, Client Confidentiality Protection Cover.
- > Temporary Trips abroad are covered without a time limit (please refer to the full policy wording for the conditions applicable).
- > Loss of Documents cover included €70,000.
- > First Aid Cover as well as Good Samaritan Acts.
- > Includes Disciplinary Hearings cover, plus Pre disciplinary hearing legal advice up to €1,500.
- > Students can be covered for all work prior to qualification, subject to adequate supervision and safeguards.
- > A wide range of activities can be insured from the non-invasive to the more invasive types, as well as non-treatment related work and advice - our definition of a "Health Professional" or "Health Business" and the various types of situations covered is extremely wide.
- > Flexible underwriting to accommodate changes in your practice, fast turnaround of documents and queries.
- > No additional charges for routine changes to cover or duplicate certificates.

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Legal & Taxation Package Included!

Also Included is a Legal and Taxation Package through DAS Legal Expenses Insurance Company Ltd. (DAS) and covers Criminal Defence and other costs up to €150,000! Regretfully, the climate of litigation is still deteriorating, claims incidents criminal allegations including allegations of sexual impropriety or assault are, in our experience, on the increase. We have responded to this situation for individuals, and include our Legal Expenses Package. The cover is generous and the exclusions few. Wide range of free 24 hour advice lines, including Legal and Tax Advice, Counselling and other business support services are included. Corporates should take out a wider separate cover.

- > Jury or Witness Service Compensation – for lost income as a result of having to attend.
- > Defence of your legal rights involving Criminal Proceedings as well as Data Protection and other legislation cover, wrongful arrest, actions against you for unlawful discrimination etc.
- > Negotiation and representation (including accountants fees) in event of partial or full enquiry by Revenue Commissioners. Some accountants have been known to charge over €120 for this!
- > Business Assistance Helpline for emergencies involving your premises.
- > Disciplinary Hearings Defence and Legal Expenses if you lose your Statutory Licence to practise.

Quality cover & a personal service

We have always regarded quality cover and personal service as our main strengths, which in themselves can save time and money in the long term.

Our collective buying power ensures that you get the best value for money and a unique cover opportunity in this very specialised and limited marketplace.

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