

**Name:** Michelle Alexis  
**Address:** 20 Mayeswood Road Grove Park London  
**Postcode:** SE12 9RP  
**Business:** Freelance Beauty Therapist

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**Quote Ref:** 7HBME1259340791N72U0      **Quote Expiry Date:** 14 days after effective date  
**Effective Date:** 01/12/2009  
**Date of Issue:** 27/11/2009  
**First Annual Premium:** £ 75.60  
**Includes: IPT @ 5%:** £ 3.60

**This is an important document and you must read it in full.**

This Statement of Fact is a record of the information that you provided to Henry Seymour & Co, your Insurance Agent, and any assumptions made about you and your business upon which this quotation is based.

Please read it carefully and keep it in a safe place, as it will form part of your contract of insurance with Arista Insurance should you decide to accept this quotation.

All material facts must be disclosed, as Arista Insurance has relied upon the information in this document to calculate premium and apply terms and conditions upon which insurance cover is offered.

**Warning - You must check all the information in this document and tell Henry Seymour & Co. immediately if any details are incorrect, incomplete or have been omitted. Failure to do so may mean that your insurance policy is not valid or that Arista Insurance is not liable to pay your claim(s).**

If any changes in circumstances arise during the period of insurance cover please provide full details to Henry Seymour and Company.

If you require a further copy of this Statement of Fact please contact Henry Seymour & Co.

**Your Agent is:** Henry Seymour & Co.

**Agency No:** 345

**Address:** 223 Wickham Road Croydon Surrey

**Postcode:** CR0 8TG

**Telephone No:** 020 8655 0444

**Fax No:** 020 8655 3125

**Email Address:** customerservices@salongold.co.uk

<b>General Information</b>
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Full company name or partnership including **Michelle Alexis**  
Subsidiary companies:

Clients description of Trade: **Freelance Beauty Therapist**

Has any proposer, director or partner of the business or practice had any convictions, criminal offences or prosecutions pending other than motor offences? **No**

Has any proposer, director or partner of the business or practice ever been declared bankrupt/insolvent, or the subject of bankruptcy proceedings? **No**

Has any proposer, director or partner of the business or practice ever had a proposal refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed? **No**

Provide details of all previous losses or damage/claims sustained by you (whether insured or not) during the last 3 years. **None**

Do you manufacture any products? **No**

Do you and any employees have relevant qualifications from a recognised UK training college or company for the treatments being carried out? **Yes**

Is any work carried out on ships, at airports, in chemical works, off shore structures, oil or gas refineries? **No**

Is any work outside the UK? **No**

<b>Legal Liabilities Section</b>
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<b>Cover</b>	<b>Indemnity Limit</b>
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<b>Cover Required:</b> <b>No</b> Employers Liability	£10,000,000
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<b>Cover Required:</b> <b>Yes</b> Public Liability	£2,000,000
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Third Party Property Damage Excess: £50

<b>Cover Required:</b> <b>Yes</b> <b>Insured</b> Products Liability	£2,000,000
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<b>Employers Liability</b> Are there any subsidiary and/or associated companies to be covered by this section?	<b>No</b>
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How many people are employed by You?	-
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<b>Health and Safety</b> Do you have a written Health & Safety policy that is recorded, signed, dated and communicated to new and existing employees?	-
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Do you have an accident book to record all incidents?	-
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<b>Business Equipment All Risks Section</b>
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**COVER REQUIRED: Yes**

*The excess for all items in this Section is £100 unless otherwise stated.*

**Specified Equipment away from the Premises**

<b>Description</b>	<b>Sum Insured</b>	<b>Territory</b>	<b>Single Article Limit</b>	<b>Excess</b>
Stock & Tools of Trade	£1000	2	£250	£100

**Optional Extensions applicable**

Professional Treatment Risk – Public & Products Liability Sub Sections

- 1. Barber: -
- 2. Hairdresser: -
- 3. Nail Technician: -
- 4. Beauty Therapist: 1 Person
- 2. & 4. Hairdresser / Beauty Therapist: -
- 7. Trichologist: -
- Trainee: -

**Policy Endorsements**

- 6. Hair Removal by Electrolysis & 8. Advanced Electrolysis: -
- 9. Microdermabrasion: -

### **How to Complain**

If You have any enquiry or complaint arising from Your Policy please contact Your insurance agent who arranged the Policy for You or Arista Insurance at the address below quoting the Policy number in all cases.

If You are not satisfied with the way in which a complaint has been dealt with please write to:

The Chief Executive, Arista Insurance Limited.  
68 Lombard Street  
London EC3V 9LJ

After this action if You are still not satisfied with the way a complaint has been dealt with you may ask the Complaints Department at Lloyd's to review Your case (This would not affect Your rights to take legal action if necessary).

The address is:

Complaints Department, Lloyd's  
One Lime Street  
London EC3M 7HA

If You are still not satisfied it may be possible for You to refer your complaint to:

Financial Ombudsman Service  
South Quay Plaza  
183, Marsh Wall  
London E14 9SR

The Underwriters are members of the Financial Services Compensation Scheme (FSCS) and you may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance This depends on the type of business and the circumstances of the claim The first £2,000 of a claim is protected in full and 90% of the remainder of the claim will be met For compulsory classes of insurance the claim will be met in full Further information about the compensation scheme arrangements is available from the FSCS Information can be obtained on request, or by visiting the FSCS website at [www.fscs.org](http://www.fscs.org).

The underwriters are authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at [www.fsa.gov/ukregister](http://www.fsa.gov/ukregister) or the Financial Services Authority can be contacted on 0845 606 1234.

### **Data Protection**

We may use the details You have given to provide You with a quotation deal with Your Policy to search credit reference agencies who may keep a record of the search to support the development of Our business by including Your details in customer surveys and for market research and compliance business reviews.

We share Your details with those companies who are underwriting Your Policy with approved organisations for fraud prevention purposes and with companies where We are legally obliged to do so.

We may also share Your details with third parties so that We may tell You of products and services which We think may interest You by telephone email or post If You do not want to know about these products or services please write to Arista Insurance Limited 68 Lombard Street London EC3V 9LJ.

Under the Data Protection Act We can only discuss the details given with You If You would like anyone else to act on Your behalf please let Us know Your details will not be kept longer than is necessary Under the terms of the Data Protection Act 1998 You are entitled to a copy of all the information Arista Insurance holds about You.

Your personal details may be transferred to countries outside the EEA They will at all times be held securely and handled with the utmost care in accordance with all principles of UK law.

#### **Making a Claim**

To make a claim follow the instructions provided in the Conditions Precedent- Claims Procedure.

To register a claim You should first contact **Henry Seymour and Company on 0208 655 0444** who are Your Insurance agents.

You may also contact **Robins Claims Solutions on 0844 770 5150** who provide Our claims service and are authorised to handle and settle claims on Our behalf.