



NAIL & BEAUTY

PROFESSIONAL LIABILITY SUMMARY OF COVER

General Definitions

WORDING: Radius Beauty Therapists Professional Liability 02 18

This is a guide to the cover given by the policy. It does not cover every provision of the policy wording. You should read the policy and the additional clauses for full details of the terms and conditions.

SECTION 1: GENERAL LIABILITY

Key features of the cover

Employers Liability

- Cover is provided for your legal liability to employees injured whilst in your employment.

Public/Products/Pollution Liability

- Cover is provided for your legal liability to pay damages for bodily injury and/or damage to property occurring during the period of insurance.
- Cover is provided for your legal liability to pay damages for bodily injury and/or damage to property arising out of or in connection with any product occurring during the period of insurance.

Additional Benefits:

- Cross Liabilities: Each person or party specified as the Insured in the schedule is separately indemnified.
- Indemnity to Principals.
- Defence costs arising from the following:
 - i. representation at any Coroner's Inquest or Fatal Accident Inquiry;
 - ii. cases of breach or alleged breach of the United Kingdom Health & Safety at Work Act 1974;
 - iii. cases of breach or alleged breach of Part II of the Consumer Protection Act 1987 in proceedings not consequent upon a deliberate act or omission.

Main exclusions

- Sun tanning , skin damage & cancer
- Under the influence.
- Clinical Trials
- Sexual harassment, sexual molestation or racial discrimination

SECTION 2: PROFESSIONAL INDEMNITY

Indemnity Limit

The indemnity limit is on an any one claim defence costs in addition basis

Key features of the cover

- Cover is provided on a negligence basis and specifically provides cover for claims made against the Insured for legal liability arising from:
 - Breach of professional duty;
 - Dishonesty of employees;
 - Libel or slander;
 - Unintentional breach of confidentiality;
 - Unintentional infringement of intellectual property rights. (Many insurers limit this cover to copyright only);
 - Loss of or damage to documents.
 - Any other civil liability
- Costs of prosecuting claims for infringement of the Insured's intellectual property rights (sub-limit £25,000 in the aggregate).
- Insurance Act 2015 compliant

Warranties

- Maintaining descriptive records
- Complementary therapy & professional practice

Main exclusions

- Risks that should be insured elsewhere e.g. Employers and Public Liability, Public / Products Liability, Property, Land etc.
- North American Jurisdiction.
- War, Terrorism & Nuclear risks.
- Seepage and Pollution; Asbestos and Toxic Mould.
- The Excess.
- Claims and circumstances known at inception of cover.
- Trading losses, fines and penalties.
- Insolvency or bankruptcy of the Insured.
- Viruses.
- Sun tanning , skin damage & cancer
- Under the influence.
- Recall costs.
- Clinical Trials

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