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# Contents & Equipment Cover

## Summary of Cover & Application Form

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**A Policy for Mobile Therapists,  
Therapists who work from home or rent a room/chair**

This additional insurance policy is only available for ABT Members

## Summary of Cover & Application Form

### ALL RISKS INSURANCE FOR HEALTH PROFESSIONALS

The ABT Contents and Equipment policy has been specially designed for beauty and health therapists who are members of ABT. The policy provides All Risks cover on your beauty and therapy products and equipment whilst anywhere in the UK, plus a 60 day extension to worldwide. Please read the Policy Summary for details of the cover provided.

### POLICY SUMMARY

The ABT Contents and Equipment policy is underwritten by Covea Insurance plc.

This document is a summary of the insurance cover provided by the Policy and, as such, it does not contain the full terms and conditions of your insurance coverage.

You can find the full terms and conditions of the ABT Contents & Equipment policy in the policy document, a copy of which is available on request. Please take time to read it and make sure you understand the cover it provides.

A full policy document is available free of charge from ABT.

### COVER INCLUDES

Stock, equipment, computers, photographic, electronic and office equipment used in connection with your business as a beauty and health therapist are insured against accidental loss or damage.

- > **Sum Insured £1,000**  
(higher amounts available on request)
- > **Maximum value of stock, computers, photographic equipment and electronic equipment £1,000**
- > **Maximum value of goods left in an unattended vehicle £1,000**
- > **Territorial Limits**
  - Anywhere in Great Britain, Northern Ireland, the Isle of Man or the Channel Island
  - Extended to anywhere in the world for a maximum of 60 days in any one period of insurance

### Customer Services Information

#### 1 Covea Insurance plc

Covea Insurance plc is 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 Prudential Regulation Authority are independent watchdogs that regulate financial services.

Our 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](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768. Registered Office: Norman Place, Reading, Berkshire RG1 8DA

#### 2 Balens Limited

This policy is arranged for you by Balens Limited.

Its Registered Office is Bridge House Portland Road Malvern WR14 2TA. It is 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](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

#### 3 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 (formerly known as RNID).

#### 4 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.

#### 5 Promise of satisfaction and service

We are confident that your ABT Salon policy will bring you complete satisfaction. If this policy does not meet your needs, you have the right to cancel it for a period of 14 days from the date your policy begins or from the date you receive this policy document if this happens later. If you cancel it in this period you will receive a full premium refund. If you have made a claim or an incident giving rise to a claim has occurred during this period, you must reimburse us for any claims payments we have made, or may be required to pay.

Please see the General Condition - Cancellation on page 4.

#### 6 Confidentiality

We promise complete confidentiality and security in all matters relating to your insurance arrangements.

#### 7 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.

## 8 Notification of a claim

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

To ensure we maintain a high quality service, we may monitor or record telephone calls.

From the moment you or your insurance broker call, we will take full responsibility for dealing with your claim. When you telephone please ensure you have your policy number and details of the claim to hand.

We will:

- confirm whether the event is insured
- if necessary, arrange for a loss adjuster to contact you
- give you advice on how your claim will be dealt with and any excess you may have to pay.

In most cases you will need to complete a claim form.

If we cannot settle immediately, your claim will be under the personal control of a nominated claims handler who will manage the whole claim and will act as your point of contact. We will give you regular progress reports and settle your claim as fairly and promptly as possible.

## 9 Enquiries or 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.

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](mailto: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  
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)

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](http://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 Standards Department or Citizen's Advice Bureau.

## 10 How we use your information

The personal information, provided by you, is collected by or on behalf of Covéa Insurance 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.

## 11 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 Covéa Insurance.

## 12 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.

## 13 Your Rights

Under the Data Protection Act 1998 you have the right of access to the personal information held about you by us. 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 broker or Covéa Insurance if your personal information needs updating.

## **14 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.

## **15 How to Contact Us**

If you would like some more detailed information on how we share your personal information, please visit [www.coveainsurance.co.uk/dataprotection](http://www.coveainsurance.co.uk/dataprotection).

If you have any concerns about our use of your information please write to

Customer Relations, Covéa Insurance, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

Telephone: 0330 134 8194.

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

# Application 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. Copies of all information including letters supplied to us for the purposes of effecting this insurance should be retained.

Please complete this form in **BLOCK CAPITALS**. Thank you.

<b>TITLE</b>	<b>FULL NAME</b>
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<b>TRADING TITLE OR COMPANY NAME</b> - If LTD Please specify
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<b>NATURE OF BUSINESS</b> (i.e Mobile Therapist)
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<b>RISK ADDRESS</b> - Where the Contents and Equipment is ordinarily kept	<b>POSTAL ADDRESS IF DIFFERENT</b>
<b>POSTCODE</b>	<b>POSTCODE</b>

<b>DATE BUSINESS ESTABLISHED</b> /      /	<b>ANNUAL TURNOVER</b>
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<b>ARE YOU:</b>	<b>A MOBILE THERAPIST?</b> <input type="checkbox"/>	<b>RENTING A ROOM/CHAIR?</b> <input type="checkbox"/>	<b>WORKING FROM HOME?</b> <input type="checkbox"/>
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<b>INSURANCE TO COMMENCE FROM</b> /      /	<b>TEL</b>
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<b>PREMIUMS FOR ABT CONTENTS &amp; EQUIPMENT COVER</b>					
Cover for the ABT Contents & Equipment is offered as an additional policy to a members professional liability insurance and cover cannot end later than the expiry date of the liability insurance. For current ABT members not due for renewal pro-rata prices are available on request.					
<b>PACKAGE ANNUAL PREMIUMS:</b>					
<b>Level of Cover</b>	<b>Covea Premium</b>	<b>IPT*</b>	<b>Tick</b>	<b>Total Premium Payable</b>	
Sum Insured    £1,000	£37.77	£4.53	<input type="checkbox"/>	£42.30	
Sum Insured    £3,000	£59.49	£7.14	<input type="checkbox"/>	£66.63	
Sum Insured    £5,000	£80.27	£9.63	<input type="checkbox"/>	£89.90	
Sum Insured    £7,000	£103.88	£12.47	<input type="checkbox"/>	£116.35	
Sum Insured    £10,000	£122.76	£14.73	<input type="checkbox"/>	£137.49	
* IPT is Insurance Premium Tax which is charged at 12%					

Please make cheques / postal orders payable to: ABT Ltd. and send to:  
ABT Ltd, The Courtyard, Wixford Park, George's Elm Lane, Bidford-on-Avon, Alcester, Warwickshire, B50 4JS. Fax: 01789 773575

<b>DATE OF APPLICATION</b> /      /	<b>SIGNATURE</b> OF POLICY APPLICANT
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Please send back completed form in envelope enclosed or alternatively, please call the ABT team on **01789 773 573** or email [info@abtinsurance.co.uk](mailto:info@abtinsurance.co.uk)

**Phone:** 01789 773 573 **Web:** [www.abtinsurance.co.uk](http://www.abtinsurance.co.uk)

ABT Limited. The Courtyard, Wixford Park, George's Elm Lane, Bidford-on-Avon, Alcester Warwickshire, B50 4JS

# Declaration Form



Please read the following carefully before you sign the declaration form

- 1) I/We (or in the case of partnership or limited company, any one partner or director so authorised) declare that to the best of my/our knowledge and belief have never:
  - a) Been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or an Individual Voluntary Arrangement
  - b) Been a principal, 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
  - c) Been the subject of a County Court Judgement (or Scottish equivalent) or are any proceedings pending
  - d) Been convicted of a charged with (but not tried) or received a police caution in connection with any criminal offence (other than motoring offences)

Note: Convictions regarded as spent under the Rehabilitation of Offenders Act 1974 (as amended with Part 3 of the Legal Aid, Sentencing and Punishment of Offenders Act 2012) do not need to be disclosed.

  - e) Been prosecuted or received notice of intended prosecution, issued with a simple caution or been served with prohibition or improvement notice in connection with any breach of any health and safety legislation
  - f) Failed to implement any requirements made by previous insurers as a condition for the provision of insurance cover
  - g) Been the subject of a Debt Relief Order or are there applications pending
- 2) No insurer has ever declined my/our proposal or refused to renew or cancelled my/our policy or imposed special terms or conditions for any of the risks proposed.
- 3) 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 sperate sheet if necessary)

Date:	Type Of Claim	Account Settled or Outstanding
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- 4) I/we confirm that the premises where the equipment is normally kept:
  - a) are located in the United kingdom;
  - b) are built of brick, stone or concrete, with a slate, tile or concrete roof and are in a good state of repair;
  - c) have never been flooded, are not in an area liable to flooding, are not within 1/4mile from any river, watercourse or the sea and have not been declared to be in a potential flood risk area;
  - d) have the final exit door fitted with at least one 5 lever mortice deadlock, have all other external doors fitted with either a 5 lever mortice deadlock or key operated mortice security bolts top and bottom, and have all accessible windows fitted with key-operated locks or catches;
  - e) have never been subject to subsidence, landslip or heave or been underpinned to repair or prevent subsidence, landslip or heave.
- 5) I am/we are members of ABT.

## 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 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 Fact Find 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.

Signed	(please sign and print names)
(All signatures required if the policy is in joint names)	
Positions	Date

Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX  
Registered in England & Wales No. 613259. Registered office Ambassador House, Paradise Road, Richmond upon Thames, Surrey TW9 1SQ Authorised and regulated by the Financial Conduct Authority

Insurance is **about** peace of mind

## 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.

We reserve the right to contact your previous insurers and/or verify the information provided by you or your agent at any point prior to or during the period of insurance.

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 may 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.

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 and other parties such as the police, government bodies and anti-fraud organisations. 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.

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.