

# SalonCover Business Insurance Packages

## 1. Fire / Perils

### Covering

Buildings • Contents • Stock • Plant & Machinery

### Events

Fire  
Lightning, Thunderbolt  
Storm, Wind, Rain, Hail  
Explosion  
Earthquake, Volcano, Tsunami  
Riots, Commotions, Disturbances  
Escape of Liquids  
Impact  
Vandalism  
Malicious Damage  
and Accidental Damage

### Additional Benefits (free)

Professional Fees	\$10000
Removal of Debris	\$10000
Temporary Repairs	\$25000
Seasonal Stock Increases	by 30%
Stock in Transit	\$1000
Temporary Removal	100%
Alterations & Additions	\$10% of SI
Fire Extinguishment	\$25000
Restoring Records	\$25000
Employees Property	\$20000
Landscaping	\$10000

### Optional Benefits

Flood  
Loss of Rent  
Outstanding Debtors

## 2. Business Interruption

Gross Profit / Loss of Income Cover  
As Caused by Fire/Perils Events  
6, 12, 18 or 24 Months Indemnity Period

### Additional Benefits

Accountants Fees	\$1000
Government Incentives	
Explosion of Boilers / Pipes	
Prevention of Access	
Murder, Suicide, Poisoning	
Public Utilities	

### Optional Benefits

Additional Costs of Working  
Suppliers Premises

## 3. Burglary / Theft

Forcible, Violent Entry to Premises Or Theft by Threat

### Additional Benefits

Theft without violent/forcible	\$2000
Temporary Protection	\$2000
Locks or Keys	\$2000
Employees Goods	\$500/2000
Repair to Buildings	\$5000
Seasonal Increases	by 30%
Restoring Records	\$1000
Security Film Development	100%
Theft by Employees	\$2500

## 4. Money

Blanket Cover  
\$2000, \$5000 or \$10000

### Includes

In Building During & Outside Business Hours  
Money in Safe, Personal Residence, Transit

### Additional Benefits

Safes, Strongroom Repair	\$2000
Temporary Protection	\$2000
Locks, Keys	\$2000
Seasonal Increases	by 30%
Security Film Development	100%
Theft by Employees	\$2500
Employees Goods	\$500/2000

## 5. Glass

Internal and External Glass or Internal Glass Only  
Full Replacement Value

### Internal Glass Includes

Fixed glass, Perspex in cabinets, table tops, shelves,  
display units, showcases, basins, bowls, fixed mirrors.

### Additional Benefits

Advertising Signs	\$3000
SignWriting	\$3000
Temporary Shuttering, Door & Window Frames	

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## 6. Machinery Breakdown

Sudden or Unforeseen Damage to Listed Machinery, which requires immediate repair.

### Options

\$5000, \$10000, \$20000 Sums Insured

### Additional Benefits

Overtime, Freight, Hire,  
Temporary Repair \$5000 or 20% SI  
Submersible Pumps \$500

### Optional Benefits

Deterioration of Stock, due refrigeration failure  
Overseas Air Freight

## 7. Electronic Equipment

Electronic, electrical or mechanical failure of Listed Computers, Word Processors, Data Processing or other Electronic Equipment.

### Optional Cover

Portable Equipment  
Loss of Information, Data  
Increased Cost of Working

## 8. Fidelity / Employee Fraud

Loss of or Theft of Money or Goods by Employee(s), by dishonest or fraudulent means.

### Options

\$2500 or \$5000 Sums Insured

## 9. General Property / Mobile Equipment

Full Accidental Damage or Loss to Insured Items, anywhere in Australia.

## 10. Public & Products Liability

Compensation for all sums you become liable to pay in respect of **Personal Injury** or **Property Damage** as a result of an occurrence in connection with your business.

Includes Events which result in damage or personal injury neither expected nor intended by your business • Includes Liability from your products after physical possession of your product has passed to clients • Includes Your Business, Employees, Directors, Officers, Volunteers, Subsidiary Companies • Professional Indemnity Claims Made Cover for Beauty Platinum.

### Options

**Hair, Silver, Gold, Platinum**

## Beauty Bronze & Hairdressing

- All Hairdressing Activities
- All Nail Treatments
- All Eyebrow Treatments
- Make Up & Facials
- Body, Limb, Facial Waxing
- Ear, Nose, Eyebrow, Navel Piercing
- Hair Plucking, Electrolysis & Epilation
- Facial, Hand, Foot, Neck Massage
- Relaxation, Swedish, Hot Stone Massage

## Beauty Silver

- All Treatments in Bronze Beauty & Hairdressing Plus :
- Ear Candling
- Steam Facial, Alpha Hydroxy Acid Facial, Chemical Peel Facial or Paraffin Masque Facial
- Non-inhalation Oxygen Treatment
- Laser Therapy / IPL \*Subject to Approval
- Lymphatic Drainage
- Steam Spas or Other Steam Treatments,
- Epidermabrasion & Microdermabrasion
- Skin Analysis & Reflexology
- Spray Tanning
- Temporary Tattoos
- Teeth Whitening
- Mud Baths, Mud Masks, Salt Scrubs, Body Wraps & Body Scrubs
- Intense Pulse Light Treatment, Variable Pulse Light Treatment & Ultra-variable Pulse Light Treatment - but excluding any treatment where the machine is not approved by the TGA.

## Beauty Gold

- All Treatments in Beauty Bronze, Hairdressing & Silver Plus:
- Inhalation Oxygen Treatment
- Flotation Tanks
- Day Spas
- LED Light Therapy
- Skin Needling DermaRollers <0.25mm - auto
- Skin Needling DermaRollers >0.25mm – refer
- Steam or Infra Red Sauna
- Solarium – Cover is no longer available

## Beauty Platinum

- Professional Indemnity Wording
- All Treatments in Beauty Bronze, Hairdressing, Silver & Gold Plus:
- MicroCurrent Therapy
- Non-Injection Red Vein Removal
- Cosmetic Tattooing of Eyebrows, Eyelips & Lips
- Radio Frequency Therapy

### Additional Liability Benefits

New Subsidiaries, Principals, Students under Supervision