

Tattoo & Body Piercing Business Insurance

Insurance Product Information Document

Sections A, B, C, D & E of this insurance is underwritten by Brit Syndicate 2987 at Lloyd's. Brit Syndicates Ltd is registered in the UK and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority - Register No. 204930.

Sections F, G & H of this insurance is underwritten by AXIS Managing Agency Ltd/Axis syndicate 1686 at Lloyd's. AXIS Managing Agency Ltd/Axis syndicate 1686 at Lloyd's is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority - Register No.754962.

The following summary does not contain the full terms and conditions of the contract, which can be found in your policy documentation. This document contains definitions, which are identifiable by the use of capital letters. These can also be found in your policy documentation.

What is this type of insurance?

This is a tattoo & body piercing business insurance policy offering up to eight separate sections of coverage. The sections, and extensions within those sections, which apply to your particular policy are indicated on your policy Schedule.



What is insured?

Section A: Property Damage

- ✓ Physical Damage to Property Insured caused by an Insured Peril at the Insured Premises.

Extensions

- ✓ Additional costs of protecting the Insured Premises
- ✓ Architects', surveyors' and other fees
- ✓ Arson, theft and criminal acts rewards costs
- ✓ Automatic reinstatement of sums insured
- ✓ Capital additions and alterations
- ✓ Clearing of drains
- ✓ Contents in common parts
- ✓ Contractors' Interest
- ✓ Debris removal costs
- ✓ Decommissioning and/or decontamination costs
- ✓ Extinguishment expenses
- ✓ Fly tipping
- ✓ Public Authorities
- ✓ Damage to glass and sanitary fittings
- ✓ Inadvertent omission to insure Buildings
- ✓ Interim (temporary) protections and repairs
- ✓ Costs to make good landscaped grounds
- ✓ Charges caused by loss of metered utilities
- ✓ Costs of replacement of locks
- ✓ Temporary removal of Contents
- ✓ Theft of fabric of Buildings
- ✓ Trace and access of Damage from escape of water or fuel oil from tanks
- ✓ Tree removal costs
- ✓ Unauthorised use of electricity, gas or water
- ✓ Unrecoverable VAT in respect of Buildings

Section B: Business Interruption Losses

- ✓ Losses caused by interruption or interference with the business arising from Damage to Property Insured by an Insured Peril.

Extensions

- ✓ Auditors' fees
- ✓ Capital additions, alterations and improvements
- ✓ Denial of access
- ✓ Increased cost of working
- ✓ Infestation and defective sanitation
- ✓ Legionella









What is not insured?

Unless otherwise stated in the policy documents:

Section A: Property Damage and Section B: Business Interruption Losses

- ✗ Non-insured perils
- ✗ Buildings or structures under construction
- ✗ Maintenance or routine decoration
- ✗ Landscaping, paving, garden furniture, plants, trees, gates and fences
- ✗ Specific circumstances limiting cover for subsidence, ground heave and landslip (see Policy)
- ✗ Specific circumstances limiting cover for storm (see Policy)
- ✗ Specific circumstances limiting cover for flood (see Policy)
- ✗ Erection, dismantling, maintenance of aerials
- ✗ Specific circumstances limiting cover for damage by malicious persons (see Policy)
- ✗ Theft, unless forcible and violent entry or theft to fabric of Buildings (limiting theft cover in Policy)
- ✗ Explosion, failure or collapse of boilers or other apparatus, or pressure vessels
- ✗ Faulty or defective workmanship, operational error or omission by Insured or employees
- ✗ Inherent vice and latent defect
- ✗ Operation of machinery, plant, apparatus or equipment
- ✗ Corrosion, rust, rot, shrinkage, evaporation, loss of weight, dampness, dryness, humidity, action of light, marring, scratching, vermin or insects
- ✗ Change in temperature, colour, texture or finish
- ✗ Pollution or Contamination
- ✗ Application of heat
- ✗ Fraud, dishonesty, unexplained disappearance
- ✗ Impact by waterborne vessel or craft
- ✗ Mould, fungi, spores, bacteria, microorganisms
- ✗ Voluntary parting with title or possession of any property or rights to property
- ✗ Property in transit covered under marine policies
- ✗ Collapse or cracking unless from Insured Peril
- ✗ Voluntarily stopping business operations
- ✗ Loss of market, loss of use or consequential loss
- ✗ Changes in the water table level
- ✗ Glass (other than as specifically insured)
- ✗ Electronic equipment
- ✗ Property in transit
- ✗ Road, rail, air or water vehicles
- ✗ Land, roads, pavements, piers/jetties, bridges, underground shafts/tunnels, mines, excavations
- ✗ Livestock, animals, growing crops or trees

<p>Section H: Products Liability</p> <ul style="list-style-type: none"> ✓ Accidental injury to any third party caused by any product ✓ Accidental loss of or damage to third party property caused by any product ✓ Happening anywhere in the world during the period of insurance and caused by any Product 	<ul style="list-style-type: none"> ✗ Any claim which arises from circumstances known to you before the start date of this Policy. ✗ Pollution and contamination unless sudden and unforeseen ✗ Professional Indemnity ✗ Financial Loss ✗ Amounts payable under workman's compensation, social security or health insurance legislation <p>Section H: Products Liability</p> <ul style="list-style-type: none"> ✗ Any claim caused by the use of a motor vehicle or trailer ✗ Any claim caused by the use of aircraft or watercraft ✗ Property in your care, custody or control ✗ Defective products ✗ Product recall ✗ For any claim caused by, arising or resulting from any product which, with your knowledge, is intended to be incorporated into the structure, machinery or controls of any aircraft other aerial device, hovercraft or offshore rig, installation or platform. ✗ For any claim caused by, arising or resulting from the failure of any product, or any part of any product, to fulfil the purpose for which it was intended. ✗ For any claim caused by, arising or resulting from damage to the product or any part of any product. ✗ For any claim which arises from circumstances known to you before the start date of this Policy. ✗ Pollution and contamination unless sudden and unforeseen. ✗ Professional Indemnity ✗ Financial Loss
<p> Are there any restrictions on cover?</p> <p>In addition to the exclusions listed above, endorsements which restrict your cover may also apply to your policy. These will be shown in your policy documents.</p> <ul style="list-style-type: none"> ! Cover is restricted to the limits of liability shown in Schedule and is subject to any applicable Excess payable by you in the first instance and the payment of Premium when due. ! Cover is restricted to Damage, loss or Injury occurring during the Period of Insurance shown in the Schedule. ! No cover will be provided, and we will not be liable to pay any claim or provide any benefit under your policy which would expose us to any sanction, prohibition or restriction under United Nations, EU, UK or US law. 	
<p> Where am I covered?</p> <ul style="list-style-type: none"> ✓ This insurance covers Insured Premises at the location(s) in the Schedule or in any endorsement(s). 	
<p> What are my obligations?</p> <ul style="list-style-type: none"> • You must provide us with a fair presentation of the risk and notify us within 14 days of any alteration to the risk. • You must comply with all conditions and Conditions Precedent in the policy documents. • You must take all reasonable care to prevent loss, including but not limited to maintaining property and observing law and regulation. • You must take action to minimise any losses which may be covered under this Policy. • In the event of a claim or circumstance which may give rise to a claim against you, you must notify us within seven days. • You must provide us with all information requested and cooperate with us in the event of a claim against you. 	
<p> When and how do I pay?</p> <p>For full details of when and how to pay, you should contact your agent.</p>	
<p> When does the cover start and end?</p> <p>Please check your policy Schedule for start and end dates.</p>	
<p> How do I cancel the contract?</p> <p>You can cancel this insurance at any time by contacting your agent. If you cancel within 14 days you will be entitled to a full return of premium. If you cancel at any other time you will be entitled to a pro rata return of premium, subject to a minimum time on risk charge of £100.00 + IPT + any administration fees that have been paid to Commercial Express Limited. If you have submitted a claim or notified us of a potential claim, no refund of premium will be paid.</p>	