

## Hairdresser Insurance Package

Insurance House is proud to be recognised as one of Australia's premier providers of insurance solutions for hairdressers.

Our large portfolio allows us to offer tailored coverage at an extremely competitive cost. To purchase the insurance simply complete and return this application with your payment.

### Section 1

**Cover includes:**

- Professional Indemnity Insurance
- Public Liability Insurance
- Goods Sold and Supplied Insurance

**Excess:** \$250 each and every claim.

**Insurer security:** Lloyd's of London.



**Retroactive date:** Unlimited - if you hold a current Professional Indemnity Policy.  
Inception date - if you do not hold a current Professional Indemnity Policy.

**Activities:** We will cover all hair dressing activities, provided the practitioners are qualified to perform the activities.

**Policy:** Medical malpractice combined liability insurance policy PR MM LIAB 07.11.

**Cost:** These figures include GST, stamp duty and our fee and are valid to 31 December, 2013.

You automatically receive cover of \$10,000,000 in the aggregate for public liability and goods sold and supplied insurance. The limit specified in the table below refers to the professional indemnity cover provided.

**Please note the cost below for Section 1 are payable per therapist.**

**Section 1 Prices**

LIMIT	NSW/QLD	ACT	VIC/TAS/NT/WA	SA
\$ 1,000,000	\$ 338.25	\$ 343.20	\$ 346.50	\$ 348.15
\$ 2,000,000	\$ 364.23	\$ 369.93	\$ 373.72	\$ 375.62
\$ 5,000,000	\$ 381.56	\$ 387.75	\$ 391.87	\$ 393.93
\$ 10,000,000	\$ 424.88	\$ 432.30	\$ 437.25	\$ 439.72

## Section 2

Please note Section 2 is only available if you purchased Section 1 cover.

### Cover includes:

- Contents insurance at your premises.
- Glass breakage at your premises, internal and external.
- Money in transit or at the premises.

### Excess:

- \$250 each claim.
- \$500 each claim for accidental damage.
- \$20,000 or 1% (whichever is the lesser) for earthquake claims.

**Insurer security:** Lloyd's of London.

**Policy:** Essentials business insurance policy EBIP PVO.10.11.

**Cost:** These figures include GST, stamp duty, fire services levy and our fee and are valid to 31 December, 2013.

Please note: Glass or Money can not be purchased without contents at premises.

COVER TYPE	COVER AMOUNT IN AGGREGATE	VIC METRO	VIC COUNTRY	NSW	SA	QLD	TAS	ACT WA/NT
Contents at your premises	\$50,000 Fire \$10,000 Burglary	370.36	407.96	352.20	323.68	346.50	342.85	321.75
Glass internal and external	Replacement	145.20	145.20	143.88	146.52	141.90	142.56	145.20
Money	Option 1: \$2,500	75.62	75.62	74.94	76.31	73.90	74.25	75.62
	Option 2: \$5,000	151.25	151.25	149.88	152.62	147.81	148.50	151.25

Our minimum premium applies for the amounts of cover specified above, so lower amounts of cover will **not** reduce the cost. If you require cover for higher amounts please contact our office.

PLEASE NOTE: the prices and coverage detailed for both sections 1 and 2 are subject to a nil claim history and the insurer's approval of the completed application.

### Please return forms to:

Level 3, 100 Wellington Parade  
 East Melbourne VIC 3002  
 Toll Free: 1300 659 626 Fax: 1800 636 221  
 Web: www.insurancehouse.com.au  
 Email: ih@ihgroup.com.au



7. What date do you require the policy to start? Please note the policy is for 12 months and the Start date can only be the day we receive the application or a future date.  
 We can not back date the insurance.

 /  /   

8. With regards to this insurance and after making proper enquiry, are or have you, your staff, principals, or consultants aware of or involved in:

- (a) Any claims or complaints? Yes  No
- (b) Any circumstances which may result in a claim? Yes  No
- (c) Any insurer ever declining, cancelling or imposing special conditions? Yes  No
- (d) Any civil proceedings? Yes  No
- (e) Any disciplinary proceedings for professional misconduct by a professional society or any statutory registration board or been called upon to respond to a complaint? Yes  No

If yes, please complete the following details (if you require additional space please attach further details):

Year of Claim	Name of Claimant	Brief Description	Amount Paid	Finalised or open

9. Retroactive date:

Is Professional Indemnity insurance currently purchased? Yes  No

Note: If Yes then retroactive date unlimited. If No then retroactive date inception of the policy.

10. Coverage required:

**Section 1 calculation**

Public Liability: \$10,000,000 in the aggregate (Automatically included)  
 Goods sold supplied: \$10,000,000 in the aggregate (Automatically included)  
 Professional Indemnity: Please tick:  \$1m  \$2m  \$5m  \$10m

Cost as per price chart: \$ \_\_\_\_\_

Number of therapists to be insured: \_\_\_\_\_

Cost times by number of therapists equals: \$ \_\_\_\_\_

**Section 2 calculation**

**Please note Section 2 is only available if you purchased Section 1 cover.**

Do you require Section 2 cover? Yes  No

If no, please progress to question 17.

If yes, please complete questions 11 to 17 on the following pages.

11. Please confirm the following so we know the level of security surrounding your contents. Please tick :

Wall construction		Roof construction	
<input type="checkbox"/>	Brick	<input type="checkbox"/>	Tiles
<input type="checkbox"/>	Concrete	<input type="checkbox"/>	Timber
<input type="checkbox"/>	Timber	<input type="checkbox"/>	Concrete
<input type="checkbox"/>	Other (please specify):	<input type="checkbox"/>	Aluminium/metal
<input type="checkbox"/>		<input type="checkbox"/>	Other (please specify):
Floor construction		Age of building	
<input type="checkbox"/>	Concrete	<input type="checkbox"/>	Up to 25 years
<input type="checkbox"/>	Timber	<input type="checkbox"/>	Over 25 years
<input type="checkbox"/>		Number of Storeys (Please specify):	

12. Are all external doors deadlocked? Yes  No

13. Are all external windows locked or have bars fitted? Yes  No

14. Do you have a burglar alarm? Yes  No

If yes, is the alarm monitored? Yes  No

15. Address of your premises (if the same as question 3, just write "SAME") \_\_\_\_\_

16. Amount of cover required:

Please note Glass or Money can not be purchased without contents at premises.

Cover Type	Cover required (please tick <input checked="" type="checkbox"/> )		Cost (please refer to the price chart)
Contents of your premises	<input type="checkbox"/>	\$50,000 contents and \$10,000 burglary	\$
Glass	<input type="checkbox"/>	Included	\$
	<input type="checkbox"/>	Not Included	\$
Money	<input type="checkbox"/>	\$2,500	\$
	<input type="checkbox"/>	\$5,000	\$
<b>Section 2 Total</b>			\$

Section 1 Total	\$
Section 2 Total	\$
<b>Total Payable</b>	\$

## 17. Payment Details

 Payment options:  Cheque  Visa/Mastercard Payment Amount \$ 

Credit Card Debit Authority. Payable to: Insurance House Pty Ltd. 1.5% merchants fee will apply.

 Please debit my:  Visa  Mastercard

 Credit Card Number:               

 Expiry Date:   /   3 digit CVV Number     
 (found on the back of your credit card)

 Cardholder's Name:                       
 (Please print cardholder's name in full above)

Cardholder's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## You MUST complete and sign the following section.

### 18. Declaration and Agreement:

- I/We acknowledge that I/We have read the attached Notice to the proposed Insured, and I/We understand those notices. I/We acknowledge that if the proposal is accepted, the insurance cover will be subject to the terms and conditions as set out in the policy wording.
- I/We declare that the information contained in this proposal form is true and correct and that I/We have not suppressed nor misstated any facts.

 Signature of principal \_\_\_\_\_ Date Signed:        
DD MM Year

Note: This proposal form can only be actioned once ALL questions have been answered and the above declaration has been signed and dated, and your payment attached. Acceptance is also subject to underwriting guidelines.

## Notice to the proposed insured:

It is a requirement of the insurance Contracts Act 1984 and the Corporations Act 2001 that the following notices 1., 2., 3., 4., 5. and 6. be brought to your attention before you apply for insurance.



### 1. Disclosure of relevant facts.

Your duty of disclosure.

Before you enter into a contract of general insurance with an Insurer, you have a duty, under the Insurance Contracts Act, 1984 to disclose to the insurer every matter that you know, or could reasonably be expected to know, that is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you renew, extend, vary or reinstate a contract of general insurance.

Your duty however does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer;
- that is common knowledge;
- that your insurer knows, or in the ordinary course of its business, ought to know;
- as to which compliance with your duty is waived by the insurer.

### Non-disclosure:

If you fail to comply with your duty of disclosure, the insurer may be entitled to reduce its liability under the contract in respect of a claim or may cancel the contract. If your non-disclosure is fraudulent, the insurer may also have the option of avoiding the contract from its beginning.

### Comment:

The requirement of full and frank disclosure of anything which may be material to the risk for which you see cover (e.g. claims, whether founded or unfounded), or to the magnitude of the risk, is of the utmost importance with this type of insurance. It is better to err on the side of caution by disclosing anything which might conceivably influence the insurer's consideration of your proposal.

### 2. Claims made and notified policy:

This proposal is for a 'claims made and notified' policy of insurance. This means that the policy covers you for claims made against you and notified to the insurer during the period of cover. This policy does not provide cover in relation to:

- events that occurred prior to the retroactive date of the policy (if such a date is specified);
- claims made after the expiry of the period of cover even though the event giving rise to the claim may have occurred during the period of cover;
- claims notified or arising out of facts or circumstances notified (or which ought reasonably to have been notified) under any previous policy;
- claims made, threatened or intimated against you prior to the commencement of the period of cover;
- facts or circumstances which you first became aware of prior to the period of cover, and which you knew or ought reasonably to have known had the potential to give rise to a claim under this policy;
- claims arising out of circumstances noted on the proposal form for the current period of cover or on any previous proposal form.

However, where you give notice in writing to the insurer of any facts that might give rise to a claim against you as soon as reasonably practicable after you become aware of those facts but before the expiry of the period of cover, the policy will, subject to the terms and conditions, cover you notwithstanding that a claim is only made after the expiry of the period of the cover. Upon expiry of the policy no further claims can be made thereunder and the need to maintain insurance or arrangement of Run-Off cover is essential. You should familiarise yourself with our standard form of policy for this type of cover before submitting this proposal.

### 3. Broker Acting as Agent of Insurer:

In effecting this contract of insurance the broker will be acting under an authority given to it by the insurer and the broker will be effecting the contract as agent of the insurer and not the insured.

### 4. Claims notification:

If you become aware of a claim or of circumstances that could give rise to a claim in the future, you should notify us in writing immediately, so that we can notify your insurer on your behalf. If you become aware of a claim or circumstances and you do not notify them during the policy period, you could be left uninsured or facing a reduced payout from your insurer in respect of that claim or any future related claim.

### 5. Average provision:

This policy provides that if a payment in excess of the limit of indemnity available under this policy has to be made to dispose of a claim, the insurer's liability for costs and expenses incurred with its consent shall be such proportion thereof as the amount of indemnity available under the policy bears to the amount paid to dispose of the claim. Any surplus will be deducted from claim payments.

### 6. Subrogation agreements:

Where another person would be liable to compensate you for any loss or damage otherwise covered by the policy, but you have agreed with that person either before or after the loss or damage occurred that you would not seek to recover any monies from that person, the insurer will not cover you under the policy for any such loss or damage.

### Privacy & Insurance House:

On the 21st December 2001, a new legislative regime took effect to regulate the way businesses and government bodies handle your personal information. We would like to tell you about Insurance House's approach to information privacy. It is important that you know that the personal information you are supplying will only be used by entrusted identities who will treat your personal information with the appropriate degree of privacy.

### Personal Information

Personal information is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information.

### How your personal information is used and disclosed.

We respect your privacy and are committed to protecting your personal information, so we only collect the information that we require to provide and market our services to you.

Insurance House needs to collect personal information directly from yourself to be able to establish and determine the correct insurance cover for your needs. Insurance House also needs to identify you/your company from other individuals assuming your identity who are attempting to gain unauthorised access to your personal information and accounts.

Before Insurance House collects any personal information about yourself or your company we must always identify ourselves by name and state the company we are employed by, being Insurance House. Insurance House must also advise yourself of the purpose of the collection of your personal information. You can choose at any time not to disclose your information to us, but please bear in mind this may hinder the service we are trying to provide to you. You will only ever be asked for information that is relevant.

If Insurance House needs to collect information about yourself, or your company, from a third party we will always approach you for the authority to do so. We will ask you to sign a consent form allowing us to access this information.

Insurance House will not use or disclose personal information that is unrelated to our services, nor will we sell your information to a third party.

Sometimes we are required, or authorised, by law to disclose your personal information. We may disclose your personal information to a Court in response to a subpoena, or to the Australian Taxation Office following a direction issued under taxation laws.

Please note that this information may be shared among the companies within the Insurance Industry and you agree to us doing so unless you tell us otherwise. If you would prefer that we do not use your information in this way, please contact us on 03 5483 1066 or email [ih@insurancehouse.com.au](mailto:ih@insurancehouse.com.au) to let us know.

### Data Quality

Insurance House must take reasonable steps to make sure that the personal information it collects, uses or discloses is accurate, complete and up-to-date.

### Data Security

Insurance House regards as the highest priority the security of your personal information. With this in mind we have procedures in place to guard your information. Insurance House computer systems are protected by firewall software, which will deny access to unauthorised people trying to access our servers from an outside connection. All computer workstations are password protected.

### Access to personal information

You have the right to access personal information which Insurance House collects and holds about you relating to your business transactions with this company. If you would like to access any personal information we hold about you, or you would like more information on our approach to privacy, please ask us.

Insurance House may refuse you access to your personal information in a number of circumstances, for which we will always explain the reason why you have been refused access. Some of these reasons include:

The information may relate to an existing or anticipated legal proceedings with you  
Denying access is required or authorised by law  
When the request for access is regarded as frivolous or vexatious

### Identifiers

Insurance House does not use Commonwealth identifiers as a means by which to prove your identity. These Commonwealth identifiers include identification numbers such as your Tax File Number or Medicare Number.

### Sensitive Information

Insurance House must not collect sensitive information about yourself unless you have consented, or we are required by law.

### Sensitive information includes the following:

Ethnic or racial origin, Political opinions, Membership of a political association, Religious beliefs or affiliations, Philosophical beliefs, Membership of a professional or trade association, Membership of a trade union, Sexual preferences or practices, Criminal record, Health.

To enable Insurance House to give you the best possible service we may require sensitive information from yourself. You will always be told of the reason why this information is collected and you have the right to refuse, although this may affect the service we are trying to provide to you.

### Updates to this Policy

Insurance House constantly reviews its policies and procedures to stay up to date with changes in the law, technology and market practice. As a result of these changes we may change this policy to reflect the relevant changes without further notice.

### Request for Access

If you wish to lodge a request to gain access to your personal information, you can contact us at any of the addresses or numbers listed on the front of this document.