

Tailored Insurance for Hair & Beauty



Hair & Beauty Public Liability including Treatment Risk & Business Insurances



INSURANCE MADE EASY

BROKERS SINCE 1992



Hair & Beauty Industry

Hair and Beauty Therapists

A business package through Insurance Made Easy can accommodate all therapists ranging from home salon operators, mobile technicians through to multi-location salon owners and operators. Our Public Liability (including the Essential Treatment Risk) is available. Coverage includes most forms of therapy and services including IPL-Radio Frequency Body Contouring, Laser Treatment, Peels and Cosmetic Tattooing.

Whether you are a Beauty Therapist, Hairdresser, Nail Technician or Make-up Artist we can tailor a package to suit your needs. In addition, we have a monthly payment facility available.

It is highly recommended that you review your current policy particularly your coverage in connection with all of the treatments that you perform to ensure that you are adequately covered.

Monthly payments available, no additional charges – It's that easy!

Treatment Risk – What is it?

Your career in the beauty industry exposes you to potential liabilities because of failed treatments or client reactions to treatments resulting in a claim being made against you. It is important that your Public Liability insurance extends to cover these circumstances. A policy with Insurance Made Easy will provide the full policy limit on treatment risk.

Business Insurance

IME can arrange Retail Insurance for your premises and this includes such covers as:

- ✓ Fire & Perils -Buildings/Contents
- ✓ Business Interruption
- ✓ Burglary
- ✓ Money (Cash)
- ✓ Glass at replacement value

General Property Insurance (All Risks – Mobile Equipment)

Provides cover for such items as laptops, mobiles which are stolen from a car and are accidentally damaged within Australia.

Cyber Insurance

Cyber insurance is an insurance product used to protect businesses and individual users from Internet-based risks, and more generally from risks relating to information technology infrastructure and activities. Cyber Insurance includes cover for Breach of Privacy, Network Security, Cyber Extortion, Data Asset Loss, Financial Loss (Social Engineering), all with 24/7 Cyber Emergency Assistance.

For enquiries: Call us on 1800 641 260



IME has many years experience arranging insurance protection programs for the Hair and Beauty Industry.

Insurance Made Easy has negotiated national rates with one of Australia's largest insurers for Business Insurance specifically aimed at the Hair and Beauty industry.



Product Manufacturers, Sponsors and Importers

We can also assist with insurance for Hair and Beauty. Industry sponsors, manufacturers, distributors, retailers, and technicians.

As industry specialist consultants you offer services including design, advice or formula including advice and assistance, in relation to regulatory requirements (if applicable). You require to have the right insurance in place for those services you offer such as Professional Indemnity and Public Liability Insurance. Professional Indemnity Insurance covers the legal liability for claims arising out of an actual or alleged breach of your professional duty. Public Liability covers you against all amounts the insured person becomes liable to pay to a third party (subject to the sum insured) for personal injury, loss or damage to property as a result of an occurrence happening in connection with the business.

Management Liability Insurance (Directors & Officers)

Management Liability insurance includes cover for unfair dismissal, lack of advancement even sexual harassment or workplace discrimination. Anyone who operates a business is exposed to over 800 pieces of legislation, from Local, State and Federal Authorities. Businesses are becoming more aware of the sheer breadth of exposures they face in the daily operations of running their business. Management Liability policies often extend to cover such things as crisis management, theft of company funds (fidelity) and pollution defence costs. Any business can experience unwelcome surprises that could potentially threaten their financial position, and in some instances this creates possible personal exposure for the owners and managers.

Industry Training Colleges & Academy's

Hair, Beauty, Nail and other Beauty training organisations aim for a high standard of quality training and excellence when delivering their courses for students.

- Trainers in this industry offer a professional service for their students, with duties and activities that include, setting course content, delivering a high quality of classroom facilitation, workshops, providing advice, and teaching highly specialised skills. Professional Indemnity insurance provides cover for trainers should a negligent act, error or omission made by them in providing these professional services to students and this results in legal action taken against the College or Academy.
- Products Liability Insurance covers the College or Academy, if for example, a treatment applied to someone's skin causes an irritation and legal action is taken as a result of such an incidence.
- Public Liability is also insurance that is required should an employee of the training College or Academy, through a negligent act, cause personal injury to a third party or damage to a third party's property in the course of their duties.

Example of other insurance services provided by IME include:

- ✓ Commercial Building & Contents insurance
- ✓ Business Interruption
- ✓ Management Liability insurance
- ✓ Cyber Insurance

visit imeinsurance.com.au for more

We specialise in your unique industry

Tailored Insurance for Hair & Beauty



Our dedicated team at IME Insurance Brokers

Our professional experts are from various insurance backgrounds including underwriting, claims, broker operations and marketing and most of our team members each have in excess of twenty years' experience in

Key Personnel & Staff



James Gillard
Managing Director, QPIB

29 years general insurance experience as a broker and business owner. Responsibilities – major account acquisition, servicing and liaising with underwriters, risk management strategies, marketing, promotions and seminars plus qualified and practising Mortgage/



Helga Pitzer
General Manager

36 years insurance experience, including Senior Broking, Claims Manager and Dispute Resolution Manager roles for major insurers and large local broker firms. Responsibilities include office management and underwriting of larger account holders and



Philip Watson
National Development Manager

35 years general insurance experience including Senior Business Development, Marketing and Operational roles across multiple intermediary markets . Responsibilities include sales development, marketing, account management, strategic support,

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The contents of this brochure are considered general information only. For your own individual circumstances, please contact our office.

