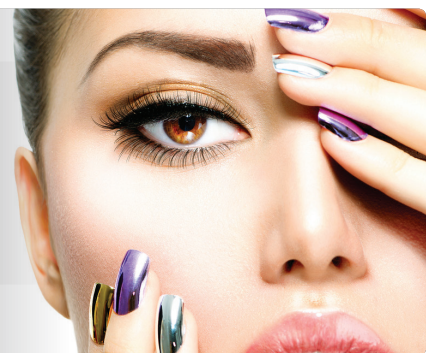


# What Insurance Policy do I need?

Unsure of whether you need an Individual Policy or a Salon Policy?  
Answering these questions should help give you the answer



START HERE

Do you Employ Anyone?

Yes

You need a Salon Policy  
as you have an Employers  
Liability exposure

No

Do you own/manage a Salon  
with a shop front or door onto  
the street that allows general  
access to the public?

Yes

You need a Salon Policy  
to correctly insure your  
Public Liability

No

Do you have more than  
€5,000 of stock and  
contents on site?

Yes

You need a Salon Policy  
as this provides stock  
and contents cover  
above €5,000

No

Are you employed  
by a Salon Owner?

Yes

Their salon insurance should  
cover you so you do not need  
your own policy unless you do  
your own private work

No

You should buy an individual  
Beauty/Nails/Hair Policy to  
protect yourself

If you rent a room in a Salon, you might want to give us a call to talk through your options, as either of the policies could be suitable depending on your situation.