

# Tattoo and Piercing Insurance

## Insurance Product Information Document

AXA XL Insurance Company UK Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308).

Registered Office 20 Gracechurch Street, London, EC3V 0BG, United Kingdom.

Registered in England Number 5328622.



The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your policy schedule.

### What is this type of insurance?

This is tattoo and piercing package combined insurance policy.



#### What is insured?

- ✓ We will at our option pay, up to the total sum insured or in respect of any item its sum insured or any other stated limit of liability, for repair or reinstate any property insured that sustains damage at the premises directly caused by any of the covers listed in the policy.
- ✓ We will pay, up to the total sum as stated in the schedule, for the loss resulting from the interruption of or interference with the business in consequence of damage in any building or other property used by you at the premises, caused by covers specified in the schedule.
- ✓ We will reimburse you, up to the limit any one loss stated in the schedule, in respect of loss of money, your property or for which you are responsible, in the course of business caused by specified situations mentioned in the policy.
- ✓ We will reimburse you, up to a limit any one person £500, of for damage to clothing and personal effects belonging to you or any of your directors, partners or employees following the robbery.
- ✓ We will pay the benefits stated in the schedule in respect of bodily injury sustained by the insured person as a result of robbery or attempted robbery arising in the course of the business resulting from one of the event specified in the policy.
- ✓ We will reimburse you, up to the limits specified in the schedule, for damage not specifically excluded to property insured set out in the schedule in the territorial limits.
- ✓ We will at our option reimburse you, up to the limits shown in the schedule, by payment or reinstatement for accidental damage to the property insured in transit.
- ✓ We will reimburse you, up to the amount specified in the schedule, against all sums which you shall become legally liable to pay



#### What is not insured?

This policy does not apply to or include:

- ✗ Cover for or arising out of or relating to any computer system.
- ✗ Cover for or arising out of or relating to any award of punitive or exemplary damages whether as fines, penalties, multiplication of compensatory awards or damages, or in any other form whatsoever.
- ✗ Cover for or arising out of or relating to any liability assumed by you under any express warranty, agreement or guarantee.
- ✗ Cover for or arising out of or relating to ionising radiation or contamination, the radioactive toxic explosive or other hazardous properties.
- ✗ Cover for or arising out of or relating to war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power.
- ✗ Cover for or arising out of or relating to nationalisation, confiscation, requisition, seizure or destruction by the government or any public or local authority.
- ✗ Cover for or arising out of or relating to civil commotion in Northern Ireland.
- ✗ Cover for or arising out of or relating to pollution.
- ✗ Cover for or arising out of or relating to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or exposure to asbestos or materials or products containing asbestos.
- ✗ Liability caused directly or indirectly by malicious or non-malicious electronic data activity.
- ✗ Cover any loss, damage, claim, cost, expense, or other sum of any nature whatsoever, directly or indirectly based

as damage and costs and expenses in the event of bodily injury sustained by any employee which arises out of and in the course of their employment by you in the business.

- ✓ We will reimburse you, up to the limit of liability detailed in the schedule, against all sums which you shall become legally liable to pay as damage or costs and expenses in the event of accidental bodily injury to any person other than any employee or accidental damage to property or obstruction, loss of amenities, trespass, nuisance or interference with any right of way, light, air or water arising out of your business.
- ✓ We will reimburse you, up to the limit of liability detailed in the schedule, against all sums which you shall become legally liable to pay as damages and costs and expenses in the event of accidental bodily injury to any person or accidental damage to property caused by any products.

upon, arising out of, attributed to, caused by, or relating to, in whole or in part any communicable disease.

There may be additional exclusions in particular insured section.



### Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! We will not pay the first part of any claim where you are responsible for the excess stated on the schedule.
- ! The cover under personal injury section applies only to persons between the ages of 16 and 70 years.



### Where am I covered?

- ✓ This insurance covers you in the territories listed in the schedule.



### What are my obligations?

- You must take care when answering any questions we ask by ensuring that any information provided is accurate and complete;
- You must tell us as soon as practicably possible of you becoming aware of any changes in the information you have provided to us which happen before or during any period of insurance;
- You shall at your own expense take all practicable steps to prevent or reduce damage;
- You shall at your own expense maintain all buildings, furnishings, ways, works machinery, caravans and vehicles in sound condition;
- You shall at your own expense exercise care in the selection and supervision of employees;
- You shall at your own expense remedy any defect or danger as soon as practicably possible after discovery and in the meantime take such additional precautions as the circumstances may require;
- You shall at your own expense comply with all statutory requirements and other safety regulations imposed by any authority.



### When and how do I pay?

For full details of when and how to pay, you should contact your broker.



### When does cover start and end?

This insurance covers a period stated in the schedule.



### How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.